

**ACTUARIAL METHODS FOR IMPROVING
HCFA PAYMENTS TO RISK HMOS**

APPENDICES TO FINAL REPORT

April 12, 1996

Authors:

C. William Wrightson, Ph.D.
James S. Genuardi, M.A.
David R. McKusick, F.S.A., Ph.D.
Gordon R. Trapnell, F.S.A.

Prepared for:

Department of Health & Human Services
Health Care Financing Administration
7500 Security Boulevard
Baltimore, Maryland 21244

Project Officer:

Cynthia G. Tudor, Ph.D.

Prepared by:

Actuarial Research Corporation
6928 Little River Turnpike, Suite E
Annandale, VA 22003
(703) 941-7400

Under Cooperative Agreement No. 17-C-90033/3

APPENDIX A

Development of Thresholds for Outlier Pools in
1995 Alternative Payment Demonstration

Prepared for
Health Care Financing Administration

Actuarial Research Corporation
Annandale, Virginia

September 1994

Development of Thresholds for Outlier Pools in
1995 Alternative Payment Demonstration

Introduction

The Health Care Financing Administration (HCFA) has sponsored an Alternative Payment Demonstration for Medicare risk contractors in selected geographic areas. The demonstration started in 1994 and was open to HMOs that were risk contractors in geographic areas with low Adjusted Average Per Capita Costs (AAPCCs). For 1994 the participating plans are filing cost reports, and Medicare will pay actual costs up to 100% of the AAPCC (average payment rate). In addition, Medicare will share 50% of the risk for HMO costs that are in the range of 100-105% of the AAPCC. Thus, participating plans will be paid a maximum of 102.5% of the AAPCC if actual HMO costs equal or exceed 105% of the AAPCC.

The current plans for the 1995 Alternative Payment Demonstration are described in a discussion paper "Proposed Mandatory Outlier Pool Demonstration" (July 1994). The final provisions for the 1995 demonstration must be approved by OMB. In addition, discussions are underway with HMOs that have expressed interest in participating in the 1995 demonstration, which would be limited to the market areas defined as eligible for the 1994 Alternative Payment Demonstration (Seattle, WA; Portland, OR; Minneapolis/St. Paul, MN; and Rochester, NY). An additional criteria is that the market area must have at least three participating plans with risk contracts (or that could convert to risk contracts by January 1995). The market areas that meet these criteria are Seattle,

Portland and Minneapolis/St. Paul (Minneapolis/St. Paul currently has two risk contractors, but a third plan has applied for a risk contract).

The discussion paper outlines the following operational parameters for the 1995 Alternative Payment Demonstration:

1. The demonstration would run for three years.
2. Pool Participants: Outlier pools would be organized by market area. Ideally, each pool would include all Medicare risk HMOs in a market area. The pool would not include plans from other areas. The minimum pool size would be three plans.
3. AAPCC Payment Limit: Payments would be increased to 97% of the AAPCC for participating plans.
4. Pool Contributions: HCFA, together with the participating HMOs in a market area, would determine the percentage of payments to be placed in the outlier pool. This percentage should be as large as possible, since it will allow for a more effective test of the concept by covering a greater proportion of outliers. Ideally, the percentage should be approximately 10% of each plan's AAPCC payment, with plans receiving 87% of the AAPCC, drawing out additional payments for cases that exceed the outlier thresholds.
5. Outlier Threshold: The threshold for determining outlier payments would depend on the percentage of payments that are placed in the pool.
6. Plan Contributions to High Cost Cases: In order to maintain incentives for the plans to constrain costs for high-cost cases, plans would be required to pay coinsurance on cases that exceed the threshold amount. For example, the pool payment for cases exceeding the outlier threshold may only be 40-60% of the actual cost of the case, with the plan paying the remainder. The actual percentage of coinsurance would be determined by the group of participating plans in each market area.
7. Uniform Costing System: A uniform costing system must be agreed upon. Medicare prospective payment and fee schedule would be appropriate for inpatient care and physician services, but a methodology for determining hospital outpatient, home health, and other Medicare costs would need to be developed.
8. Surpluses and Shortfalls: It is unlikely that the pool resources would correspond perfectly to the claims made. A system must be developed to account for potential pool surpluses and shortfalls at the end of the demonstration. Annual surpluses and shortfalls in the pool from a given year would be handled by readjusting the threshold for the following year

and applying the shortages or surpluses from the previous year to the current year.

Source: "Proposed Mandatory Outlier Pool Demonstration," HCFA, July 1994.

Currently, the above provisions are being discussed with the HMOs that have expressed interest in participating in the demonstration.

The purpose of this paper is to present the results of computer tabulations and analysis conducted by ARC on various thresholds for the outlier pools to be used in the demonstration. As discussed in more detail later, there are several factors that need to be considered for selection of appropriate thresholds. The results described in the next section illustrate the impact of selecting thresholds based on different assumptions.

Results

The 1995 demonstration incorporates an outlier pool for high-cost cases. The size of the outlier pool will be determined as a percentage of the AAPCC paid to the participating HMOs. The level of HMO expenditures subject to the outlier pool is dependent upon several factors including: (1) the threshold used to identify high-cost cases that are eligible for reimbursement from the pool, (2) the level of coinsurance (percent of costs above the threshold) that must be paid by participating plans, (3) the method used to measure costs incurred by plans, and (4) other operational features of the outlier pool that could affect the level of expenditures.

Methods

The results of the outlier pool analysis reflect the number and distribution of high-cost cases. Thus, the results are very sensitive to the type of data used to conduct the analysis. To evaluate the degree of sensitivity to different data sources and assumptions, three sets of data have been used to estimate the level of expenditures based on the characteristics of the outlier pool: (1) a 1% national sample from the Continuous Medicare History Sample (CMHS) for 1985-1992, (2) local fee-for-service data for the three market areas (Minneapolis/St. Paul, Seattle, and Portland) based on a 5% sample from the CMHS for 1985-1992, and (3) data from an HMO with a Medicare risk contract for 1990-1992.

Continuance tables are the basic technique used in the analysis. A continuance table estimates the percentage of total expenditures that exceed specified thresholds by analyzing the distribution of health expenditures for all persons enrolled in the health plan in a year. Person-level expenditure data are used in the analysis to construct the continuance tables.

The continuance tables are developed from historical data. To apply the continuance table results to the first year of the demonstration (calendar year 1995), it is necessary to project the distribution of high-cost cases affected by the outlier pool from the historical period to 1995. This is accomplished by scaling the expenditure distribution using the relative per capita costs in the two periods.

Distribution of Medicare High-cost Cases

Table 1 summarizes the distribution of expenditures for high-cost

cases in the Medicare population from 1985 to 1992. For each year, the national 1% sample was used to determine the dollar threshold for which specified percentages of total expenditures exceeded the threshold. For example, in 1985 10% of total expenditures exceeded a threshold of \$19,000 (i.e., if per person expenditures were truncated at \$19,000, the aggregate of all costs exceeding \$19,000 would correspond to 10% of total Medicare expenditures in 1985). By 1992, the threshold for the top 10% of expenditures had increased to \$32,000.

As shown in Table 1, the thresholds for high-cost cases are very sensitive to the growth in health care costs over time. From 1985 to 1992, the per capita annual Medicare expenditures rose 63% from \$1,994 to \$3,255, based on the CMHS 1% national sample. However, the threshold for the top 1% of Medicare expenditures rose from \$44,000 in 1985 to \$92,000 in 1992, an increase of 109%.

In general, with the exception of 1989, there was a consistent pattern of increases in the thresholds for the selected percentages of total expenditures in Table 1. The Medicare Catastrophic Coverage Act (MCCA) was effective for calendar year 1989 and was probably at least partially responsible for the aberrant cost behavior in that year. If the 1989 experience is excluded, then there appears to be a relatively smooth pattern in the thresholds from 1985 to 1992.

Expected Outlier Pool Expenditures in Selected Sites

For the 1995 Alternative Payment Demonstration, the continuance table results using the three sets of historical data (national CMHS 1% sample,

local market area CMHS 5% sample, and HMO data) were projected to 1995 for each of the three potential demonstration sites of Minneapolis/St. Paul, Portland, and Seattle. As discussed in the methods section above, a scaling technique was used to translate the continuance table for the historical period to calendar year 1995 for each demonstration site. A ratio of the relative per capita costs in the historical period to 1995 was used to scale the cost distributions. The 1995 per capita for each demonstration site was estimated using: (1) the 1994 AAPCC payment rates inflated by the projected AAPCC increases for 1995, and (2) the distribution of HMO enrollees by county and demographic characteristics. Due to the relatively small sample sizes from the CMHS 5% sample for the local market areas (4,000-14,000 persons per year per market area), four years of historical data, 1989-1992, were combined to construct the local area continuance tables for Minneapolis/St. Paul, Portland, and Seattle.

Table 2 presents expected outlier pool expenditures in the three 1995 demonstration sites, assuming no HMO coinsurance (the impact of plan coinsurance is examined later). For each site, the results from the continuance tables are summarized for each of the different data sources. The first column of Table 2 identifies the thresholds. The next three columns are for Minneapolis/St. Paul and show the percentage of total expenditures that exceed the thresholds for each of the three different data sources. The last six columns of Table 2 present similar information for the Portland and Seattle sites. More detailed information for each site is presented in Appendix 1.

As can be seen in Table 2, the results within each site are fairly similar, but there are differences both across sites and within sites. For example, for a threshold of \$50,000 at the Minneapolis/St. Paul site in 1995, the results for the national 1% sample data and the local fee-for-service (5% sample) data are similar. The national and local data predict that 5.99% and 5.97% of total HMO expenditures in 1995 would exceed the threshold whereas the HMO data predicts that only 4.77% of total expenditures would exceed a \$50,000 threshold.

For a \$50,000 threshold at the Portland site in 1995, the local data predict the highest outlier pool expenditures (6.43%), followed by the national data (6.09%) and the HMO data (4.85%). For Seattle in 1995, the national data are highest with 6.28% predicted outlier pool expenditures, followed by HMO data with 5.02% and the local 5% sample data with 4.22%.

Table 3 illustrates the type of detailed information that is contained in Appendix 1. In addition to thresholds and percent of total expenditures exceeding the thresholds, Table 3 identifies: (1) the percentage of persons who have claims exceeding each threshold, and (2) the expected outlier pool claims based on varying levels of coinsurance paid by the participating HMOs. For example, Table 3 indicates that outlier pool payments for Minneapolis/St. Paul in 1995 would represent approximately 5.50% of total expenditures based on the following assumptions: (1) national 1% sample historical data, (2) a threshold of \$40,000, (3) average AAPCC payment rate of \$327.93 per month, and (4) an HMO coinsurance rate of 40% (i.e., the plan is responsible for 40% of

expenditures above the threshold level of \$50,000, and receives reimbursement for 60% of expenditures above the threshold from the outlier pool). Tables similar to Table 3 are contained in Appendix 1 for the different market areas and the different data sources.

Data Considerations

It should be noted that the continuance tables for the national 1% sample were projected from 1990 data because the 1991 and 1992 data files understated Part B expenditures. We have communicated the problems to the HCFA Data Center and requested revised tapes. However, we do not believe that there will be significant differences in the revised continuance tables because the 1992 data will also be projected to 1995 and the basic form of the distribution, after scaling, should not change.

As noted above, the continuance tables from the local area 5% sample were constructed using four years of data (1989-1992) due to the relatively small sample sizes for the local areas. In addition, persons enrolled in HMOs in the local areas in 1989 were eliminated from the continuance table calculations for 1989 and later years.

Persons with dual Medicare and Medicaid entitlement accounted for 9.4% of total eligibles who were not enrolled in HMOs and approximately 3% of eligibles enrolled in HMOs. Because of the significantly higher overall rate and the higher expected rates of institutionalization in the non-HMO population with dual entitlement, Medicaid eligibles were excluded from the national and local area fee-for-service data files. However, Medicaid eligibles were included in the HMO data files to reflect the

actual composition of HMO enrollment that would be eligible for the outlier pools.

It should also be noted that all of the above tables exclude End Stage Renal Disease (ESRD) eligibles. These eligibles represent less than 1% of total Medicare eligibles, and they have a separate AAPCC which reflects their much higher use of medical services and per capita costs. We have assumed that separate provisions will be made for ESRD eligibles in the demonstration. Alternatively, if ESRD eligibles are going to be treated as other eligibles regarding the outlier pools, the ESRD eligibles could easily be included in the data used to construct the continuance tables. The difference in the continuance tables should be minor, but including ESRD eligibles could have a significant impact on some of the participating plans if there are differential patterns of enrollment and health services utilization of ESRD eligibles among plans.

Discussion

There are a number of issues that need to be considered in designing the outlier pools and selecting thresholds that are appropriate for the proposed demonstration. This section discusses some of these issues, which have been grouped into three categories: (1) conceptual issues, (2) technical issues, and (3) operational issues.

Conceptual Issues

The development of thresholds for an outlier pool, as described in the provisions for the 1995 Alternative Payment Demonstration, is

dependent upon appropriate data and methods of analysis. Several conceptual issues are identified and discussed below.

1. Appropriate historical data to use as basis for threshold - The threshold will identify the claims eligible for reimbursement from the outlier pool and determine the amount to be paid to the participating plan (after consideration of coinsurance and adjustments for definition of allowable costs, etc.). An accurate threshold is necessary so that the aggregate claims paid in each market area will be approximately equal to the percentage of AAPCC allocated to the outlier pool. There are at least four potential sources of historical data that can be used as the basis to determine the threshold: (1) cost data from participating HMOs in the market area, (2) HMO data from other areas, (3) Medicare data for the market area, and (4) national Medicare data. Each data source has advantages and limitations. The national Medicare CMHS data is internally consistent, a large sample is available for analysis, and it can be calibrated to each local area. However, the national data may not reflect local conditions, especially differences in utilization and costs due to local HMO practice patterns. Medicare data for the local market area would be expected to better reflect local factors affecting health costs, but sample sizes from the CMHS may be smaller than desirable for construction of continuance tables, and the local CMHS data may not reflect HMO utilization and cost patterns. HMO cost and utilization data, especially for the plans participating in the demonstration, would probably be the best data source. However, there may be problems in

consistency of data definitions, methods of recording costs, or other differences among plans that could pose problems in estimating outlier pool expenditures.

2. Measurement of costs - In order for the outlier pool to operate in a fair and equitable manner, it is necessary that costs be defined in a comparable way between the participating HMOs in each market area. For hospital and physician services, the Medicare prospective payment system and physician fee schedule (RBRVS) are examples of systems that could serve as mechanisms to define costs in a comparable manner between different HMOs.

3. Risk-sharing between HCFA and participating HMOs - One key issue for the demonstration is the amount that will be placed at risk in the outlier pool. From the HCFA perspective, it is desirable to have as large a percentage of AAPCC as practical in the outlier pool because it would allow for an effective test of the concept by covering a greater proportion of outliers. Since many HMO provider contracts are based on fixed payments, HMO concerns focus on the adequacy of the minimum guaranteed payment level and the total amount of reimbursement that is at risk.

4. Impact of coinsurance - Given a fixed amount of funding in the outlier pool, the threshold decreases as the level of coinsurance increases. Since outlier payments involve high-cost cases and the tail of the expenditure distribution, the coinsurance percentage can have a major impact on the threshold. Higher levels of coinsurance should increase

incentives for participating plans to constrain costs for high-cost cases.

5. Impact of Medicare program changes - Since the demonstration period will be from 1995 to 1997, it is necessary to consider proposed changes in the Medicare program that might affect the costs for the demonstration.

6. Impact of changes in AAPCC methodology - One of the proposed provisions in the demonstration is for fixed AAPCC payment rates for 1995, 1996 and 1997. Thus, the impact of recent and proposed changes in the methodology to determine the AAPCC payment rates should be taken into account in calculating the rates for 1996 and 1997.

Technical Issues

As discussed above, there are a variety of technical issues that are involved with development of appropriate thresholds for the outlier pool. Some of these issues are discussed below.

1. Basic method to determine threshold - The results presented in the previous section used a standard actuarial technique based on continuance tables. Other methods of tabulating claims data can result in different thresholds. Demonstration participants need to understand and agree on the best data and methods to be used in calculating appropriate thresholds.

2. Method for projection of threshold from base period to demonstration period - Different methods were demonstrated in the previous section for projecting thresholds from a base period to a future period. The percentage of claims exceeding a specified threshold is very sensitive to the projection technique and also to the accuracy of the assumptions

regarding inflation and health care cost increases in future years.

3. Demographic and geographic adjustments - It is also necessary to take into account differences in demographic or geographic factors between the baseline data and the participating HMOs in each market area.
4. Other potential adjustments required - Other factors that might require adjustments in determining thresholds include: coinsurance effects, Medicare program changes, AAPCC changes, etc.
5. Accounting for statistical variations - Differences between actual and expected outlier pool payments will vary depending on the number of HMO enrollees at each demonstration site, among other factors. Unless a site has a very large base of enrollment (100,000 persons or more), statistical variations alone can cause significant outlier pool surpluses or shortfalls from year to year.

Operational Issues

The third set of issues relate to the actual operation of the outlier pools and potential problems that might occur.

1. Definition of covered services and eligibility categories - For each demonstration site, HCFA and the participating HMOs need to define the set of medical services that will be approved for the outlier pool (i.e., specify any additions or differences from the standard Medicare benefit package such as prescription drugs, etc.) and also define categories of eligibility for the outlier pool (aged, disabled, ESRD, etc.).
2. Procedures for making payments to plans - The different types of payments to participating HMOs could include: (1) interim capitation

payments (the portion of the AAPCC payment not allocated to the outlier pool), (2) interim outlier payments/draw from pool (based on actual claims incurred by each plan for high-cost cases), and (3) annual reconciliation (including the final bills for high-cost cases that occurred during the year).

3. Annual surpluses and shortfalls - For each demonstration site, HCFA and the participating plans would have to agree on the methods to handle annual surpluses and shortfalls that would occur in the outlier pool. For example, the surplus or shortfall could be carried over to the next year, and the threshold and plan coinsurance percentage for the next year could be adjusted accordingly. Also, a method could be established for allocation of the surplus or shortfall among the participating plans at the end of each year as part of the annual reconciliation (each plan could assume a pro-rata share of the surplus/shortfall based on outlier pool claims, relative contributions to the pool, etc.). A third method could involve withholds on the interim payments. A portion of the interim payments from the risk pool (10-30%) could be withheld until the end of the year. If total claims on the risk pool were less than the total funds allocated to the risk pool, the withhold amounts would be paid along with any end-of-year settlements. If total claims exceeded risk pool funds and the amount of the withholds was more than the shortfall, then a portion of the amount withheld would be used to pay the shortfall and the remainder distributed to the participating plans. If the amount of the withhold was less than the shortfall, then the difference between the shortfall and the

amount withheld would have to be made up by the plans or carried over to the next year.

3. Adjustments required for 1996 and 1997 - As discussed above, an outlier pool depends on the frequency and size of high-cost cases in a given year and, thus, is sensitive to the actual incidence of high-cost cases and the distribution of expenditures exceeding the outlier pool threshold. It is likely that adjustments to the procedures for operating the outlier pool will be required for the second and third years of the demonstration. Adjustments may be required in threshold levels, coinsurance percentages, interim payment provisions, annual reconciliation and final payment provisions, and other operational features of the outlier pool.

Table 1

Threshold (\$000) at Which Annual Claims
Exceed Percent of Total Expenditures

<u>Percent</u>	<u>Year</u>							
	<u>1985</u>	<u>1986</u>	<u>1987</u>	<u>1988</u>	<u>1989</u>	<u>1990</u>	<u>1991</u>	<u>1992</u>
50%	4	5	5	5	6	6	6	6
25%	10	11	12	13	15	14	15	16
20%	12	13	14	15	18	17	19	20
15%	15	16	17	19	22	21	23	25
10%	19	20	22	24	29	28	30	32
5%	26	28	30	34	42	40	43	47
4%	28	31	33	37	47	44	48	52
3%	32	35	37	42	55	51	55	59
2%	36	40	42	48	67	61	66	70
1%	44	48	52	61	93	80	86	92
Mean	\$1,994	\$2,094	\$2,260	\$2,394	\$2,671	\$2,791	\$3,014	\$3,255
% Increase	---	1.05	1.08	1.06	1.12	1.04	1.08	1.08

A-17

Source: Continuous Medicare History Sample, 1% sample for indicated years.

Table 2

Percentage of Total Expenditures that Exceed Selected Thresholds
by Geographic Location

Threshold	<u>Minneapolis/St. Paul</u>			<u>Portland</u>			<u>Seattle</u>		
	Natl FFS	Local FFS	HMO	Natl FFS	Local FFS	HMO	Natl FFS	Local FFS	HMO
\$5,000	61.84%	63.34%	54.47%	62.04%	64.29%	54.66%	62.40%	61.48%	54.99%
\$10,000	44.04	44.76	37.85	44.28	46.70	38.07	44.70	43.49	38.47
\$15,000	32.55	32.48	27.45	32.80	35.05	27.66	33.24	31.54	28.05
\$20,000	24.53	24.11	20.55	24.76	26.52	20.75	25.18	23.04	21.10
\$25,000	18.81	18.27	15.74	19.02	20.33	15.91	19.40	17.18	16.23
\$30,000	14.64	14.05	12.17	14.83	15.79	12.33	15.17	12.89	12.61
\$35,000	11.52	10.96	9.54	11.69	12.41	9.68	11.98	9.69	9.93
\$40,000	9.17	8.74	7.52	9.32	9.85	7.64	9.57	7.31	7.87
\$45,000	7.37	7.18	5.96	7.49	7.89	6.06	7.72	5.53	6.26
\$50,000	5.99	5.97	4.77	6.09	6.43	4.85	6.28	4.22	5.02
\$55,000	4.92	5.02	3.86	5.01	5.31	3.94	5.17	3.26	4.08
\$60,000	4.08	4.31	3.17	4.16	4.48	3.24	4.30	2.55	3.35
\$65,000	3.43	3.73	2.62	3.50	3.87	2.68	3.62	2.03	2.78
\$70,000	2.92	3.24	2.18	2.98	3.38	2.23	3.08	1.66	2.32
\$75,000	2.51	2.84	1.82	2.55	2.98	1.86	2.64	1.36	1.94
\$80,000	2.16	2.52	1.52	2.21	2.63	1.56	2.29	1.13	1.63
\$85,000	1.87	2.25	1.27	1.91	2.34	1.30	1.98	0.95	1.37
\$90,000	1.63	1.99	1.05	1.67	2.11	1.08	1.73	0.79	1.14
\$95,000	1.43	1.78	0.87	1.46	1.88	0.89	1.52	0.67	0.94
\$100,000	1.27	1.60	0.72	1.29	1.68	0.74	1.34	0.57	0.78
\$105,000	1.12	1.44	0.62	1.14	1.47	0.64	1.19	0.48	0.67
\$110,000	0.99	1.30	0.52	1.01	1.29	0.54	1.05	0.41	0.57
\$115,000	0.88	1.17	0.45	0.90	1.14	0.46	0.94	0.35	0.49
\$120,000	0.79	1.06	0.39	0.80	1.02	0.40	0.84	0.30	0.42
\$125,000	0.70	0.96	0.33	0.72	0.91	0.34	0.75	0.25	0.36

Table 3
Example of Continuance Table with Impact of Plan Coinsurance

Year: 1995

Type of data: National (1990)

Population: All eligibles, excluding Medicaid and ESRD

Projection assumptions: Projected to Minneapolis/St. Paul

Projection factor: 1.4394

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
5000	0.17318	0.61839	0.43287	0.37103	0.30919	0.24735	0.18552
10000	0.10306	0.44038	0.30827	0.26423	0.22019	0.17615	0.13211
11000	0.09504	0.41383	0.28968	0.24830	0.20691	0.16553	0.12415
12000	0.08832	0.38928	0.27250	0.23357	0.19464	0.15571	0.11678
13000	0.08196	0.36647	0.25653	0.21988	0.18324	0.14659	0.10994
14000	0.07630	0.34528	0.24169	0.20717	0.17264	0.13811	0.10358
15000	0.07099	0.32552	0.22786	0.19531	0.16276	0.13021	0.09766
16000	0.06613	0.30713	0.21499	0.18428	0.15357	0.12285	0.09214
17000	0.06166	0.29000	0.20300	0.17400	0.14500	0.11600	0.08700
18000	0.05742	0.27404	0.19183	0.16442	0.13702	0.10962	0.08221
19000	0.05361	0.25918	0.18143	0.15551	0.12959	0.10367	0.07775
20000	0.05013	0.24528	0.17170	0.14717	0.12264	0.09811	0.07358
21000	0.04678	0.23229	0.16260	0.13937	0.11614	0.09291	0.06969
22000	0.04382	0.22014	0.15410	0.13208	0.11007	0.08806	0.06604
23000	0.04101	0.20876	0.14613	0.12526	0.10438	0.08350	0.06263
24000	0.03844	0.19810	0.13867	0.11886	0.09905	0.07924	0.05943
25000	0.03600	0.18812	0.13168	0.11287	0.09406	0.07525	0.05643
26000	0.03383	0.17876	0.12513	0.10726	0.08938	0.07150	0.05363
27000	0.03194	0.16994	0.11896	0.10196	0.08497	0.06798	0.05098
28000	0.03004	0.16163	0.11314	0.09698	0.08082	0.06465	0.04849
29000	0.02837	0.15381	0.10766	0.09228	0.07690	0.06152	0.04614
30000	0.02681	0.14640	0.10248	0.08784	0.07320	0.05856	0.04392
31000	0.02528	0.13943	0.09760	0.08366	0.06971	0.05577	0.04183
32000	0.02387	0.13284	0.09299	0.07971	0.06642	0.05314	0.03985
33000	0.02254	0.12663	0.08864	0.07598	0.06331	0.05065	0.03799
34000	0.02123	0.12076	0.08453	0.07246	0.06038	0.04831	0.03623
35000	0.02008	0.11522	0.08065	0.06913	0.05761	0.04609	0.03457
36000	0.01894	0.10999	0.07699	0.06599	0.05499	0.04400	0.03300
37000	0.01790	0.10505	0.07354	0.06303	0.05253	0.04202	0.03152
38000	0.01694	0.10038	0.07026	0.06023	0.05019	0.04015	0.03011
39000	0.01605	0.09595	0.06716	0.05757	0.04797	0.03838	0.02878
40000	0.01531	0.09174	0.06422	0.05504	0.04587	0.03670	0.02752
41000	0.01455	0.08774	0.06142	0.05264	0.04387	0.03509	0.02632
42000	0.01382	0.08393	0.05875	0.05036	0.04197	0.03357	0.02518
43000	0.01304	0.08032	0.05623	0.04819	0.04016	0.03213	0.02410
44000	0.01238	0.07692	0.05384	0.04615	0.03846	0.03077	0.02307
45000	0.01175	0.07368	0.05158	0.04421	0.03684	0.02947	0.02210
46000	0.01114	0.07061	0.04943	0.04237	0.03531	0.02825	0.02118
47000	0.01054	0.06771	0.04740	0.04063	0.03385	0.02708	0.02031
48000	0.01001	0.06495	0.04547	0.03897	0.03248	0.02598	0.01949
49000	0.00946	0.06234	0.04364	0.03740	0.03117	0.02494	0.01870
50000	0.00897	0.05987	0.04191	0.03592	0.02993	0.02395	0.01796
51000	0.00853	0.05753	0.04027	0.03452	0.02876	0.02301	0.01726
52000	0.00817	0.05529	0.03870	0.03317	0.02764	0.02212	0.01659
53000	0.00779	0.05315	0.03721	0.03189	0.02658	0.02126	0.01595
54000	0.00741	0.05111	0.03578	0.03067	0.02556	0.02045	0.01533
55000	0.00707	0.04917	0.03442	0.02950	0.02459	0.01967	0.01475
56000	0.00669	0.04733	0.03313	0.02840	0.02367	0.01893	0.01420
57000	0.00637	0.04558	0.03191	0.02735	0.02279	0.01823	0.01367
58000	0.00605	0.04392	0.03074	0.02635	0.02196	0.01757	0.01318
59000	0.00579	0.04234	0.02963	0.02540	0.02117	0.01693	0.01270
60000	0.00549	0.04082	0.02858	0.02449	0.02041	0.01633	0.01225

Table 3 (continued)

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
61000	0.00522	0.03939	0.02757	0.02363	0.01970	0.01576	0.01182
62000	0.00494	0.03803	0.02662	0.02282	0.01901	0.01521	0.01141
63000	0.00470	0.03674	0.02572	0.02204	0.01837	0.01469	0.01102
64000	0.00448	0.03550	0.02485	0.02130	0.01775	0.01420	0.01065
65000	0.00431	0.03433	0.02403	0.02060	0.01716	0.01373	0.01030
66000	0.00409	0.03320	0.02324	0.01992	0.01660	0.01328	0.00996
67000	0.00391	0.03213	0.02249	0.01928	0.01606	0.01285	0.00964
68000	0.00373	0.03110	0.02177	0.01866	0.01555	0.01244	0.00933
69000	0.00357	0.03013	0.02109	0.01808	0.01506	0.01205	0.00904
70000	0.00341	0.02919	0.02043	0.01751	0.01459	0.01167	0.00876
75000	0.00278	0.02505	0.01753	0.01503	0.01252	0.01002	0.00751
80000	0.00233	0.02162	0.01513	0.01297	0.01081	0.00865	0.00649
85000	0.00199	0.01873	0.01311	0.01124	0.00936	0.00749	0.00562
90000	0.00162	0.01633	0.01143	0.00980	0.00816	0.00653	0.00490
95000	0.00136	0.01434	0.01004	0.00860	0.00717	0.00574	0.00430
100000	0.00118	0.01265	0.00886	0.00759	0.00633	0.00506	0.00380
105000	0.00103	0.01117	0.00782	0.00670	0.00558	0.00447	0.00335
110000	0.00088	0.00989	0.00692	0.00594	0.00495	0.00396	0.00297
115000	0.00076	0.00881	0.00616	0.00528	0.00440	0.00352	0.00264
120000	0.00066	0.00786	0.00550	0.00472	0.00393	0.00314	0.00236
125000	0.00057	0.00704	0.00493	0.00423	0.00352	0.00282	0.00211
130000	0.00050	0.00632	0.00442	0.00379	0.00316	0.00253	0.00190
135000	0.00044	0.00570	0.00399	0.00342	0.00285	0.00228	0.00171
140000	0.00038	0.00514	0.00360	0.00308	0.00257	0.00206	0.00154
145000	0.00034	0.00465	0.00326	0.00279	0.00233	0.00186	0.00140
150000	0.00028	0.00424	0.00297	0.00254	0.00212	0.00169	0.00127
160000	0.00023	0.00356	0.00250	0.00214	0.00178	0.00143	0.00107
170000	0.00018	0.00301	0.00211	0.00181	0.00151	0.00121	0.00090
180000	0.00016	0.00256	0.00179	0.00153	0.00128	0.00102	0.00077
190000	0.00013	0.00218	0.00153	0.00131	0.00109	0.00087	0.00065
200000	0.00011	0.00187	0.00131	0.00112	0.00093	0.00075	0.00056
210000	0.00010	0.00160	0.00112	0.00096	0.00080	0.00064	0.00048
220000	0.00009	0.00136	0.00095	0.00081	0.00068	0.00054	0.00041
230000	0.00008	0.00114	0.00079	0.00068	0.00057	0.00045	0.00034
240000	0.00006	0.00094	0.00066	0.00056	0.00047	0.00038	0.00028
250000	0.00005	0.00079	0.00056	0.00048	0.00040	0.00032	0.00024
275000	0.00003	0.00055	0.00038	0.00033	0.00027	0.00022	0.00016
300000	0.00002	0.00037	0.00026	0.00022	0.00018	0.00015	0.00011
325000	0.00001	0.00023	0.00016	0.00014	0.00012	0.00009	0.00007
350000	0.00001	0.00016	0.00011	0.00009	0.00008	0.00006	0.00005
375000	0.00001	0.00011	0.00008	0.00007	0.00005	0.00004	0.00003
400000	0.00001	0.00007	0.00005	0.00004	0.00003	0.00003	0.00002
425000	0.00000	0.00003	0.00002	0.00002	0.00002	0.00001	0.00001
450000	0.00000	0.00001	0.00001	0.00001	0.00001	0.00000	0.00000
475000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
500000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

APPENDIX

Appendix Table: 1

Year: 1995

Type of data: National (1990)

Population: All eligibles, excluding Medicaid

Projection assumptions: Projected to Minneapolis/St. Paul

Projection factor: 1.4394

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
5000	0.17318	0.61839	0.43287	0.37103	0.30919	0.24735	0.18552
10000	0.10306	0.44038	0.30827	0.26423	0.22019	0.17615	0.13211
11000	0.09504	0.41383	0.28968	0.24830	0.20691	0.16553	0.12415
12000	0.08832	0.38928	0.27250	0.23357	0.19464	0.15571	0.11678
13000	0.08196	0.36647	0.25653	0.21988	0.18324	0.14659	0.10994
14000	0.07630	0.34528	0.24169	0.20717	0.17264	0.13811	0.10358
15000	0.07099	0.32552	0.22786	0.19531	0.16276	0.13021	0.09766
16000	0.06613	0.30713	0.21499	0.18428	0.15357	0.12285	0.09214
17000	0.06166	0.29000	0.20300	0.17400	0.14500	0.11600	0.08700
18000	0.05742	0.27404	0.19183	0.16442	0.13702	0.10962	0.08221
19000	0.05361	0.25918	0.18143	0.15551	0.12959	0.10367	0.07775
20000	0.05013	0.24528	0.17170	0.14717	0.12264	0.09811	0.07358
21000	0.04678	0.23229	0.16260	0.13937	0.11614	0.09291	0.06969
22000	0.04382	0.22014	0.15410	0.13208	0.11007	0.08806	0.06604
23000	0.04101	0.20876	0.14613	0.12526	0.10438	0.08350	0.06263
24000	0.03844	0.19810	0.13867	0.11886	0.09905	0.07924	0.05943
25000	0.03600	0.18812	0.13168	0.11287	0.09406	0.07525	0.05643
26000	0.03383	0.17876	0.12513	0.10726	0.08938	0.07150	0.05363
27000	0.03194	0.16994	0.11896	0.10196	0.08497	0.06798	0.05098
28000	0.03004	0.16163	0.11314	0.09698	0.08082	0.06465	0.04849
29000	0.02837	0.15381	0.10766	0.09228	0.07690	0.06152	0.04614
30000	0.02681	0.14640	0.10248	0.08784	0.07320	0.05856	0.04392
31000	0.02528	0.13943	0.09760	0.08366	0.06971	0.05577	0.04183
32000	0.02387	0.13284	0.09299	0.07971	0.06642	0.05314	0.03985
33000	0.02254	0.12663	0.08864	0.07598	0.06331	0.05065	0.03799
34000	0.02123	0.12076	0.08453	0.07246	0.06038	0.04831	0.03623
35000	0.02008	0.11522	0.08065	0.06913	0.05761	0.04609	0.03457
36000	0.01894	0.10999	0.07699	0.06599	0.05499	0.04400	0.03300
37000	0.01790	0.10505	0.07354	0.06303	0.05253	0.04202	0.03152
38000	0.01694	0.10038	0.07026	0.06023	0.05019	0.04015	0.03011
39000	0.01605	0.09595	0.06716	0.05757	0.04797	0.03838	0.02878
40000	0.01531	0.09174	0.06422	0.05504	0.04587	0.03670	0.02752
41000	0.01455	0.08774	0.06142	0.05264	0.04387	0.03509	0.02632
42000	0.01382	0.08393	0.05875	0.05036	0.04197	0.03357	0.02518
43000	0.01304	0.08032	0.05623	0.04819	0.04016	0.03213	0.02410
44000	0.01238	0.07692	0.05384	0.04615	0.03846	0.03077	0.02307
45000	0.01175	0.07368	0.05158	0.04421	0.03684	0.02947	0.02210
46000	0.01114	0.07061	0.04943	0.04237	0.03531	0.02825	0.02118
47000	0.01054	0.06771	0.04740	0.04063	0.03385	0.02708	0.02031
48000	0.01001	0.06495	0.04547	0.03897	0.03248	0.02598	0.01949
49000	0.00946	0.06234	0.04364	0.03740	0.03117	0.02494	0.01870
50000	0.00897	0.05987	0.04191	0.03592	0.02993	0.02395	0.01796
51000	0.00853	0.05753	0.04027	0.03452	0.02876	0.02301	0.01726
52000	0.00817	0.05529	0.03870	0.03317	0.02764	0.02212	0.01659
53000	0.00779	0.05315	0.03721	0.03189	0.02658	0.02126	0.01595
54000	0.00741	0.05111	0.03578	0.03067	0.02556	0.02045	0.01533
55000	0.00707	0.04917	0.03442	0.02950	0.02459	0.01967	0.01475
56000	0.00669	0.04733	0.03313	0.02840	0.02367	0.01893	0.01420
57000	0.00637	0.04558	0.03191	0.02735	0.02279	0.01823	0.01367
58000	0.00605	0.04392	0.03074	0.02635	0.02196	0.01757	0.01318
59000	0.00579	0.04234	0.02963	0.02540	0.02117	0.01693	0.01270
60000	0.00549	0.04082	0.02858	0.02449	0.02041	0.01633	0.01225

Appendix Table: 1

Page: 2

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
61000	0.00522	0.03939	0.02757	0.02363	0.01970	0.01576	0.01182
62000	0.00494	0.03803	0.02662	0.02282	0.01901	0.01521	0.01141
63000	0.00470	0.03674	0.02572	0.02204	0.01837	0.01469	0.01102
64000	0.00448	0.03550	0.02485	0.02130	0.01775	0.01420	0.01065
65000	0.00431	0.03433	0.02403	0.02060	0.01716	0.01373	0.01030
66000	0.00409	0.03320	0.02324	0.01992	0.01660	0.01328	0.00996
67000	0.00391	0.03213	0.02249	0.01928	0.01606	0.01285	0.00964
68000	0.00373	0.03110	0.02177	0.01866	0.01555	0.01244	0.00933
69000	0.00357	0.03013	0.02109	0.01808	0.01506	0.01205	0.00904
70000	0.00341	0.02919	0.02043	0.01751	0.01459	0.01167	0.00876
75000	0.00278	0.02505	0.01753	0.01503	0.01252	0.01002	0.00751
80000	0.00233	0.02162	0.01513	0.01297	0.01081	0.00865	0.00649
85000	0.00199	0.01873	0.01311	0.01124	0.00936	0.00749	0.00562
90000	0.00162	0.01633	0.01143	0.00980	0.00816	0.00653	0.00490
95000	0.00136	0.01434	0.01004	0.00860	0.00717	0.00574	0.00430
100000	0.00118	0.01265	0.00886	0.00759	0.00633	0.00506	0.00380
105000	0.00103	0.01117	0.00782	0.00670	0.00558	0.00447	0.00335
110000	0.00088	0.00989	0.00692	0.00594	0.00495	0.00396	0.00297
115000	0.00076	0.00881	0.00616	0.00528	0.00440	0.00352	0.00264
120000	0.00066	0.00786	0.00550	0.00472	0.00393	0.00314	0.00236
125000	0.00057	0.00704	0.00493	0.00423	0.00352	0.00282	0.00211
130000	0.00050	0.06632	0.00442	0.00379	0.00316	0.00253	0.00190
135000	0.00044	0.00570	0.00399	0.00342	0.00285	0.00228	0.00171
140000	0.00038	0.00514	0.00360	0.00308	0.00257	0.00206	0.00154
145000	0.00034	0.00465	0.00326	0.00279	0.00233	0.00186	0.00140
150000	0.00028	0.00424	0.00297	0.00254	0.00212	0.00169	0.00127
160000	0.00023	0.00356	0.00250	0.00214	0.00178	0.00143	0.00107
170000	0.00018	0.00301	0.00211	0.00181	0.00151	0.00121	0.00090
180000	0.00016	0.00256	0.00179	0.00153	0.00128	0.00102	0.00077
190000	0.00013	0.00218	0.00153	0.00131	0.00109	0.00087	0.00065
200000	0.00011	0.00187	0.00131	0.00112	0.00093	0.00075	0.00056
210000	0.00010	0.00160	0.00112	0.00096	0.00080	0.00064	0.00048
220000	0.00009	0.00136	0.00095	0.00081	0.00068	0.00054	0.00041
230000	0.00008	0.00114	0.00079	0.00068	0.00057	0.00045	0.00034
240000	0.00006	0.00094	0.00066	0.00056	0.00047	0.00038	0.00028
250000	0.00005	0.00079	0.00056	0.00048	0.00040	0.00032	0.00024
275000	0.00003	0.00055	0.00038	0.00033	0.00027	0.00022	0.00016
300000	0.00002	0.00037	0.00026	0.00022	0.00018	0.00015	0.00011
325000	0.00001	0.00023	0.00016	0.00014	0.00012	0.00009	0.00007
350000	0.00001	0.00016	0.00011	0.00009	0.00008	0.00006	0.00005
375000	0.00001	0.00011	0.00008	0.00007	0.00005	0.00004	0.00003
400000	0.00001	0.00007	0.00005	0.00004	0.00003	0.00003	0.00002
425000	0.00000	0.00003	0.00002	0.00002	0.00002	0.00001	0.00001
450000	0.00000	0.00001	0.00001	0.00001	0.00001	0.00000	0.00000
475000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
500000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

Appendix Table: 2

Year: 1995

Type of data: Minneapolis (Local, 1989-1992)

Population: All eligibles, excluding Medicaid

Projection assumptions: Varied

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
5000	0.17794	0.63341	0.44339	0.38005	0.31671	0.25336	0.19002
10000	0.11125	0.44764	0.31334	0.26858	0.22382	0.17905	0.13429
11000	0.10373	0.41930	0.29351	0.25158	0.20965	0.16772	0.12579
12000	0.09588	0.39297	0.27508	0.23578	0.19649	0.15719	0.11789
13000	0.08929	0.36857	0.25800	0.22114	0.18428	0.14743	0.11057
14000	0.08275	0.34586	0.24211	0.20752	0.17293	0.13835	0.10376
15000	0.07625	0.32484	0.22739	0.19490	0.16242	0.12994	0.09745
16000	0.07081	0.30545	0.21382	0.18327	0.15273	0.12218	0.09164
17000	0.06576	0.28740	0.20118	0.17244	0.14370	0.11496	0.08622
18000	0.06002	0.27074	0.18952	0.16245	0.13537	0.10830	0.08122
19000	0.05616	0.25541	0.17879	0.15325	0.12771	0.10217	0.07662
20000	0.05225	0.24108	0.16876	0.14465	0.12054	0.09643	0.07232
21000	0.04830	0.22779	0.15945	0.13667	0.11389	0.09111	0.06834
22000	0.04537	0.21539	0.15077	0.12923	0.10769	0.08615	0.06462
23000	0.04235	0.20377	0.14264	0.12226	0.10188	0.08151	0.06113
24000	0.04006	0.19289	0.13502	0.11573	0.09644	0.07715	0.05787
25000	0.03738	0.18268	0.12788	0.10961	0.09134	0.07307	0.05480
26000	0.03492	0.17313	0.12119	0.10388	0.08656	0.06925	0.05194
27000	0.03258	0.16421	0.11494	0.09852	0.08210	0.06568	0.04926
28000	0.03067	0.15583	0.10908	0.09350	0.07792	0.06233	0.04675
29000	0.02918	0.14797	0.10358	0.08878	0.07398	0.05919	0.04439
30000	0.02714	0.14053	0.09837	0.08432	0.07026	0.05621	0.04216
31000	0.02544	0.13358	0.09351	0.08015	0.06679	0.05343	0.04008
32000	0.02400	0.12707	0.08895	0.07624	0.06353	0.05083	0.03812
33000	0.02264	0.12093	0.08465	0.07256	0.06046	0.04837	0.03628
34000	0.02154	0.11508	0.08056	0.06905	0.05754	0.04603	0.03452
35000	0.02001	0.10956	0.07669	0.06574	0.05478	0.04382	0.03287
36000	0.01861	0.10446	0.07312	0.06267	0.05223	0.04178	0.03134
37000	0.01742	0.09971	0.06980	0.05983	0.04985	0.03988	0.02991
38000	0.01597	0.09529	0.06670	0.05717	0.04765	0.03812	0.02859
39000	0.01508	0.09120	0.06384	0.05472	0.04560	0.03648	0.02736
40000	0.01398	0.08736	0.06115	0.05242	0.04368	0.03494	0.02621
41000	0.01304	0.08377	0.05864	0.05026	0.04188	0.03351	0.02513
42000	0.01194	0.08050	0.05635	0.04830	0.04025	0.03220	0.02415
43000	0.01130	0.07742	0.05420	0.04645	0.03871	0.03097	0.02323
44000	0.01079	0.07453	0.05217	0.04472	0.03726	0.02981	0.02236
45000	0.01024	0.07175	0.05022	0.04305	0.03587	0.02870	0.02152
46000	0.00960	0.06913	0.04839	0.04148	0.03456	0.02765	0.02074
47000	0.00930	0.06663	0.04664	0.03998	0.03331	0.02665	0.01999
48000	0.00896	0.06421	0.04495	0.03853	0.03211	0.02568	0.01926
49000	0.00845	0.06192	0.04334	0.03715	0.03096	0.02477	0.01858
50000	0.00824	0.05970	0.04179	0.03582	0.02985	0.02388	0.01791
51000	0.00786	0.05758	0.04030	0.03455	0.02879	0.02303	0.01727
52000	0.00739	0.05555	0.03888	0.03333	0.02777	0.02222	0.01666
53000	0.00680	0.05368	0.03758	0.03221	0.02684	0.02147	0.01610
54000	0.00654	0.05192	0.03634	0.03115	0.02596	0.02077	0.01558
55000	0.00620	0.05023	0.03516	0.03014	0.02512	0.02009	0.01507
56000	0.00590	0.04863	0.03404	0.02918	0.02431	0.01945	0.01459
57000	0.00548	0.04712	0.03298	0.02827	0.02356	0.01885	0.01414
58000	0.00514	0.04572	0.03200	0.02743	0.02286	0.01829	0.01372
59000	0.00501	0.04438	0.03106	0.02663	0.02219	0.01775	0.01331
60000	0.00493	0.04307	0.03015	0.02584	0.02154	0.01723	0.01292

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
61000	0.00480	0.04179	0.02925	0.02507	0.02089	0.01671	0.01254
62000	0.00433	0.04056	0.02839	0.02433	0.02028	0.01622	0.01217
63000	0.00412	0.03944	0.02761	0.02366	0.01972	0.01578	0.01183
64000	0.00404	0.03836	0.02685	0.02301	0.01918	0.01534	0.01151
65000	0.00391	0.03730	0.02611	0.02238	0.01865	0.01492	0.01119
66000	0.00387	0.03628	0.02540	0.02177	0.01814	0.01451	0.01088
67000	0.00382	0.03526	0.02468	0.02116	0.01763	0.01410	0.01058
68000	0.00370	0.03426	0.02399	0.02056	0.01713	0.01371	0.01028
69000	0.00348	0.03332	0.02332	0.01999	0.01666	0.01333	0.01000
70000	0.00331	0.03244	0.02270	0.01946	0.01622	0.01297	0.00973
75000	0.00255	0.02842	0.01989	0.01705	0.01421	0.01137	0.00853
80000	0.00221	0.02524	0.01767	0.01514	0.01262	0.01010	0.00757
85000	0.00195	0.02247	0.01573	0.01348	0.01123	0.00899	0.00674
90000	0.00178	0.01994	0.01396	0.01196	0.00997	0.00797	0.00598
95000	0.00149	0.01781	0.01246	0.01068	0.00890	0.00712	0.00534
100000	0.00132	0.01596	0.01117	0.00958	0.00798	0.00638	0.00479
105000	0.00115	0.01439	0.01007	0.00863	0.00719	0.00575	0.00432
110000	0.00102	0.01299	0.00909	0.00779	0.00649	0.00519	0.00390
115000	0.00089	0.01171	0.00820	0.00703	0.00586	0.00469	0.00351
120000	0.00076	0.01060	0.00742	0.00636	0.00530	0.00424	0.00318
125000	0.00072	0.00959	0.00671	0.00575	0.00479	0.00383	0.00288
130000	0.00059	0.00871	0.00610	0.00523	0.00436	0.00348	0.00261
135000	0.00055	0.00798	0.00559	0.00479	0.00399	0.00319	0.00239
140000	0.00047	0.00732	0.00512	0.00439	0.00366	0.00293	0.00220
145000	0.00042	0.00675	0.00472	0.00405	0.00337	0.00270	0.00202
150000	0.00034	0.00626	0.00438	0.00375	0.00313	0.00250	0.00188
160000	0.00030	0.00546	0.00382	0.00328	0.00273	0.00218	0.00164
170000	0.00025	0.00474	0.00332	0.00285	0.00237	0.00190	0.00142
180000	0.00025	0.00407	0.00285	0.00244	0.00203	0.00163	0.00122
190000	0.00025	0.00339	0.00238	0.00204	0.00170	0.00136	0.00102
200000	0.00021	0.00273	0.00191	0.00164	0.00136	0.00109	0.00082
210000	0.00021	0.00216	0.00152	0.00130	0.00108	0.00087	0.00065
220000	0.00017	0.00162	0.00114	0.00097	0.00081	0.00065	0.00049
230000	0.00008	0.00124	0.00087	0.00074	0.00062	0.00050	0.00037
240000	0.00008	0.00101	0.00071	0.00061	0.00051	0.00041	0.00030
250000	0.00008	0.00079	0.00055	0.00047	0.00039	0.00032	0.00024
275000	0.00004	0.00032	0.00022	0.00019	0.00016	0.00013	0.00010
300000	0.00004	0.00004	0.00003	0.00002	0.00002	0.00002	0.00001
325000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
350000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
375000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
400000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
425000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
450000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
475000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
500000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

Appendix Table: 3
 Year: 1995
 Type of data: HMO (1992)
 Projection assumptions: Projected to Minneapolis/St. Paul
 Projection factor: 1.0796

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
5000	0.15022	0.54471	0.38130	0.32683	0.27235	0.21788	0.16341
10000	0.08895	0.37848	0.26494	0.22709	0.18924	0.15139	0.11354
11000	0.08096	0.35386	0.24770	0.21232	0.17693	0.14154	0.10616
12000	0.07426	0.33138	0.23197	0.19883	0.16569	0.13255	0.09941
13000	0.06785	0.31075	0.21752	0.18645	0.15537	0.12430	0.09322
14000	0.06247	0.29184	0.20429	0.17510	0.14592	0.11674	0.08755
15000	0.05785	0.27446	0.19212	0.16467	0.13723	0.10978	0.08234
16000	0.05310	0.25841	0.18089	0.15505	0.12921	0.10336	0.07752
17000	0.04885	0.24366	0.17056	0.14620	0.12183	0.09747	0.07310
18000	0.04523	0.23000	0.16100	0.13800	0.11500	0.09200	0.06900
19000	0.04218	0.21732	0.15212	0.13039	0.10866	0.08693	0.06520
20000	0.03920	0.20554	0.14388	0.12333	0.10277	0.08222	0.06166
21000	0.03647	0.19460	0.13622	0.11676	0.09730	0.07784	0.05838
22000	0.03415	0.18438	0.12906	0.11063	0.09219	0.07375	0.05531
23000	0.03196	0.17481	0.12237	0.10489	0.08741	0.06993	0.05244
24000	0.03002	0.16584	0.11608	0.09950	0.08292	0.06633	0.04975
25000	0.02834	0.15735	0.11015	0.09441	0.07868	0.06294	0.04721
26000	0.02688	0.14936	0.10455	0.08961	0.07468	0.05974	0.04481
27000	0.02555	0.14176	0.09923	0.08505	0.07088	0.05670	0.04253
28000	0.02387	0.13459	0.09421	0.08075	0.06730	0.05384	0.04038
29000	0.02209	0.12795	0.08957	0.07677	0.06398	0.05118	0.03839
30000	0.02080	0.12173	0.08521	0.07304	0.06086	0.04869	0.03652
31000	0.01964	0.11588	0.08112	0.06953	0.05794	0.04635	0.03476
32000	0.01857	0.11035	0.07724	0.06621	0.05517	0.04414	0.03310
33000	0.01766	0.10509	0.07356	0.06305	0.05255	0.04204	0.03153
34000	0.01671	0.10013	0.07009	0.06008	0.05006	0.04005	0.03004
35000	0.01590	0.09541	0.06678	0.05724	0.04770	0.03816	0.02862
36000	0.01511	0.09092	0.06364	0.05455	0.04546	0.03637	0.02728
37000	0.01438	0.08665	0.06066	0.05199	0.04333	0.03466	0.02600
38000	0.01343	0.08264	0.05785	0.04958	0.04132	0.03305	0.02479
39000	0.01280	0.07884	0.05518	0.04730	0.03942	0.03153	0.02365
40000	0.01222	0.07521	0.05265	0.04513	0.03761	0.03008	0.02256
41000	0.01165	0.07176	0.05023	0.04306	0.03588	0.02870	0.02153
42000	0.01100	0.06846	0.04792	0.04108	0.03423	0.02738	0.02054
43000	0.01046	0.06535	0.04575	0.03921	0.03268	0.02614	0.01961
44000	0.01005	0.06238	0.04366	0.03743	0.03119	0.02495	0.01871
45000	0.00941	0.05955	0.04169	0.03573	0.02978	0.02382	0.01787
46000	0.00902	0.05688	0.03982	0.03413	0.02844	0.02275	0.01706
47000	0.00844	0.05435	0.03805	0.03261	0.02718	0.02174	0.01631
48000	0.00793	0.05198	0.03639	0.03119	0.02599	0.02079	0.01560
49000	0.00748	0.04976	0.03483	0.02986	0.02488	0.01990	0.01493
50000	0.00708	0.04765	0.03336	0.02859	0.02383	0.01906	0.01430
51000	0.00668	0.04566	0.03196	0.02739	0.02283	0.01826	0.01370
52000	0.00633	0.04377	0.03064	0.02626	0.02188	0.01751	0.01313
53000	0.00605	0.04198	0.02939	0.02519	0.02099	0.01679	0.01259
54000	0.00575	0.04027	0.02819	0.02416	0.02013	0.01611	0.01208
55000	0.00546	0.03864	0.02705	0.02318	0.01932	0.01546	0.01159
56000	0.00504	0.03712	0.02598	0.02227	0.01856	0.01485	0.01113
57000	0.00488	0.03568	0.02498	0.02141	0.01784	0.01427	0.01071
58000	0.00471	0.03430	0.02401	0.02058	0.01715	0.01372	0.01029
59000	0.00439	0.03299	0.02309	0.01979	0.01649	0.01319	0.00990
60000	0.00427	0.03173	0.02221	0.01904	0.01586	0.01269	0.00952

Appendix Table: 3
Page: 2

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
61000	0.00403	0.03052	0.02137	0.01831	0.01526	0.01221	0.00916
62000	0.00384	0.02939	0.02058	0.01764	0.01470	0.01176	0.00882
63000	0.00370	0.02830	0.01981	0.01698	0.01415	0.01132	0.00849
64000	0.00354	0.02725	0.01908	0.01635	0.01363	0.01090	0.00818
65000	0.00336	0.02624	0.01837	0.01575	0.01312	0.01050	0.00787
66000	0.00322	0.02528	0.01770	0.01517	0.01264	0.01011	0.00758
67000	0.00309	0.02437	0.01706	0.01462	0.01218	0.00975	0.00731
68000	0.00297	0.02349	0.01644	0.01409	0.01174	0.00940	0.00705
69000	0.00289	0.02264	0.01585	0.01358	0.01132	0.00905	0.00679
70000	0.00277	0.02182	0.01527	0.01309	0.01091	0.00873	0.00655
75000	0.00220	0.01820	0.01274	0.01092	0.00910	0.00728	0.00546
80000	0.00182	0.01521	0.01065	0.00913	0.00761	0.00608	0.00456
85000	0.00158	0.01268	0.00888	0.00761	0.00634	0.00507	0.00381
90000	0.00138	0.01051	0.00736	0.00630	0.00525	0.00420	0.00315
95000	0.00117	0.00865	0.00605	0.00519	0.00432	0.00346	0.00259
100000	0.00079	0.00724	0.00507	0.00434	0.00362	0.00289	0.00217
105000	0.00071	0.00617	0.00432	0.00370	0.00308	0.00247	0.00185
110000	0.00055	0.00525	0.00367	0.00315	0.00262	0.00210	0.00157
115000	0.00047	0.00450	0.00315	0.00270	0.00225	0.00180	0.00135
120000	0.00042	0.00386	0.00270	0.00232	0.00193	0.00154	0.00116
125000	0.00032	0.00334	0.00234	0.00200	0.00167	0.00134	0.00100
130000	0.00028	0.00289	0.00202	0.00174	0.00145	0.00116	0.00087
135000	0.00024	0.00252	0.00176	0.00151	0.00126	0.00101	0.00076
140000	0.00020	0.00223	0.00156	0.00134	0.00111	0.00089	0.00067
145000	0.00014	0.00199	0.00139	0.00119	0.00099	0.00079	0.00060
150000	0.00010	0.00182	0.00128	0.00109	0.00091	0.00073	0.00055
160000	0.00008	0.00157	0.00110	0.00094	0.00078	0.00063	0.00047
170000	0.00008	0.00134	0.00094	0.00080	0.00067	0.00054	0.00040
180000	0.00008	0.00111	0.00078	0.00067	0.00055	0.00044	0.00033
190000	0.00006	0.00093	0.00065	0.00056	0.00047	0.00037	0.00028
200000	0.00006	0.00076	0.00053	0.00046	0.00038	0.00030	0.00023
210000	0.00006	0.00059	0.00041	0.00035	0.00030	0.00024	0.00018
220000	0.00004	0.00042	0.00030	0.00025	0.00021	0.00017	0.00013
230000	0.00004	0.00031	0.00022	0.00019	0.00015	0.00012	0.00009
240000	0.00002	0.00020	0.00014	0.00012	0.00010	0.00008	0.00006
250000	0.00002	0.00014	0.00010	0.00009	0.00007	0.00006	0.00004
275000	0.00002	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
300000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
325000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
350000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
375000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
400000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
425000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
450000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
475000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
500000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

Appendix Table: 4

Year: 1995

Type of data: National (1990)

Population: All eligibles, excluding Medicaid

Projection assumptions: Projected to Portland

Projection factor: 1.4518

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
5000	0.17408	0.62037	0.43426	0.37222	0.31019	0.24815	0.18611
10000	0.10377	0.44275	0.30992	0.26565	0.22137	0.17710	0.13282
11000	0.09584	0.41623	0.29136	0.24974	0.20812	0.16649	0.12487
12000	0.08900	0.39172	0.27420	0.23503	0.19586	0.15669	0.11752
13000	0.08263	0.36892	0.25825	0.22135	0.18446	0.14757	0.11068
14000	0.07694	0.34773	0.24341	0.20864	0.17387	0.13909	0.10432
15000	0.07164	0.32797	0.22958	0.19678	0.16398	0.13119	0.09839
16000	0.06687	0.30957	0.21670	0.18574	0.15478	0.12383	0.09287
17000	0.06237	0.29241	0.20469	0.17545	0.14621	0.11697	0.08772
18000	0.05804	0.27642	0.19349	0.16585	0.13821	0.11057	0.08293
19000	0.05408	0.26152	0.18307	0.15691	0.13076	0.10461	0.07846
20000	0.05071	0.24759	0.17331	0.14855	0.12380	0.09904	0.07428
21000	0.04733	0.23455	0.16419	0.14073	0.11728	0.09382	0.07037
22000	0.04437	0.22236	0.15565	0.13342	0.11118	0.08894	0.06671
23000	0.04155	0.21094	0.14766	0.12656	0.10547	0.08437	0.06328
24000	0.03896	0.20023	0.14016	0.12014	0.10011	0.08009	0.06007
25000	0.03651	0.19019	0.13313	0.11412	0.09510	0.07608	0.05706
26000	0.03429	0.18079	0.12655	0.10847	0.09039	0.07232	0.05424
27000	0.03237	0.17193	0.12035	0.10316	0.08596	0.06877	0.05158
28000	0.03048	0.16357	0.11450	0.09814	0.08179	0.06543	0.04907
29000	0.02877	0.15570	0.10899	0.09342	0.07785	0.06228	0.04671
30000	0.02722	0.14826	0.10378	0.08896	0.07413	0.05930	0.04448
31000	0.02564	0.14124	0.09887	0.08474	0.07062	0.05649	0.04237
32000	0.02423	0.13461	0.09422	0.08076	0.06730	0.05384	0.04038
33000	0.02287	0.12834	0.08984	0.07701	0.06417	0.05134	0.03850
34000	0.02154	0.12243	0.08570	0.07346	0.06121	0.04897	0.03673
35000	0.02046	0.11685	0.08179	0.07011	0.05842	0.04674	0.03505
36000	0.01929	0.11156	0.07810	0.06694	0.05578	0.04463	0.03347
37000	0.01825	0.10658	0.07461	0.06395	0.05329	0.04263	0.03197
38000	0.01727	0.10187	0.07131	0.06112	0.05093	0.04075	0.03056
39000	0.01640	0.09740	0.06818	0.05844	0.04870	0.03896	0.02922
40000	0.01559	0.09315	0.06521	0.05589	0.04658	0.03726	0.02795
41000	0.01484	0.08911	0.06238	0.05347	0.04456	0.03565	0.02673
42000	0.01409	0.08527	0.05969	0.05116	0.04264	0.03411	0.02558
43000	0.01339	0.08162	0.05714	0.04897	0.04081	0.03265	0.02449
44000	0.01261	0.07817	0.05472	0.04690	0.03909	0.03127	0.02345
45000	0.01201	0.07491	0.05243	0.04494	0.03745	0.02996	0.02247
46000	0.01136	0.07180	0.05026	0.04308	0.03590	0.02872	0.02154
47000	0.01077	0.06886	0.04820	0.04131	0.03443	0.02754	0.02066
48000	0.01023	0.06607	0.04625	0.03964	0.03303	0.02643	0.01982
49000	0.00971	0.06341	0.04439	0.03805	0.03171	0.02537	0.01902
50000	0.00917	0.06091	0.04264	0.03655	0.03045	0.02436	0.01827
51000	0.00869	0.05853	0.04097	0.03512	0.02927	0.02341	0.01756
52000	0.00832	0.05627	0.03939	0.03376	0.02814	0.02251	0.01688
53000	0.00794	0.05411	0.03788	0.03246	0.02705	0.02164	0.01623
54000	0.00759	0.05204	0.03643	0.03123	0.02602	0.02082	0.01561
55000	0.00724	0.05007	0.03505	0.03004	0.02504	0.02003	0.01502
56000	0.00683	0.04820	0.03374	0.02892	0.02410	0.01928	0.01446
57000	0.00654	0.04642	0.03250	0.02785	0.02321	0.01857	0.01393
58000	0.00617	0.04473	0.03131	0.02684	0.02237	0.01789	0.01342
59000	0.00589	0.04312	0.03019	0.02587	0.02156	0.01725	0.01294
60000	0.00564	0.04159	0.02911	0.02495	0.02079	0.01664	0.01248

Appendix Table: 4
Page: 2

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
61000	0.00535	0.04013	0.02809	0.02408	0.02006	0.01605	0.01204
62000	0.00508	0.03874	0.02712	0.02324	0.01937	0.01550	0.01162
63000	0.00483	0.03742	0.02620	0.02245	0.01871	0.01497	0.01123
64000	0.00461	0.03617	0.02532	0.02170	0.01808	0.01447	0.01085
65000	0.00440	0.03497	0.02448	0.02098	0.01749	0.01399	0.01049
66000	0.00421	0.03383	0.02368	0.02030	0.01691	0.01353	0.01015
67000	0.00401	0.03274	0.02292	0.01964	0.01637	0.01309	0.00982
68000	0.00384	0.03169	0.02218	0.01902	0.01585	0.01268	0.00951
69000	0.00365	0.03070	0.02149	0.01842	0.01535	0.01228	0.00921
70000	0.00350	0.02974	0.02082	0.01785	0.01487	0.01190	0.00892
75000	0.00286	0.02553	0.01787	0.01532	0.01276	0.01021	0.00766
80000	0.00240	0.02205	0.01544	0.01323	0.01103	0.00882	0.00662
85000	0.00203	0.01912	0.01338	0.01147	0.00956	0.00765	0.00574
90000	0.00167	0.01667	0.01167	0.01000	0.00833	0.00667	0.00500
95000	0.00140	0.01464	0.01025	0.00878	0.00732	0.00586	0.00439
100000	0.00120	0.01292	0.00905	0.00775	0.00646	0.00517	0.00388
105000	0.00105	0.01142	0.00799	0.00685	0.00571	0.00457	0.00342
110000	0.00091	0.01012	0.00708	0.00607	0.00506	0.00405	0.00304
115000	0.00078	0.00901	0.00631	0.00541	0.00450	0.00360	0.00270
120000	0.00068	0.00804	0.00563	0.00483	0.00402	0.00322	0.00241
125000	0.00058	0.00721	0.00504	0.00432	0.00360	0.00288	0.00216
130000	0.00052	0.00647	0.00453	0.00388	0.00324	0.00259	0.00194
135000	0.00044	0.00583	0.00408	0.00350	0.00292	0.00233	0.00175
140000	0.00040	0.00526	0.00369	0.00316	0.00263	0.00211	0.00158
145000	0.00035	0.00476	0.00334	0.00286	0.00238	0.00191	0.00143
150000	0.00030	0.00433	0.00303	0.00260	0.00217	0.00173	0.00130
160000	0.00024	0.00365	0.00255	0.00219	0.00182	0.00146	0.00109
170000	0.00019	0.00309	0.00216	0.00185	0.00154	0.00123	0.00093
180000	0.00016	0.00262	0.00183	0.00157	0.00131	0.00105	0.00079
190000	0.00014	0.00224	0.00157	0.00134	0.00112	0.00089	0.00067
200000	0.00011	0.00192	0.00134	0.00115	0.00096	0.00077	0.00058
210000	0.00010	0.00165	0.00115	0.00099	0.00082	0.00066	0.00049
220000	0.00009	0.00140	0.00098	0.00084	0.00070	0.00056	0.00042
230000	0.00008	0.00118	0.00082	0.00071	0.00059	0.00047	0.00035
240000	0.00007	0.00098	0.00068	0.00059	0.00049	0.00039	0.00029
250000	0.00005	0.00082	0.00057	0.00049	0.00041	0.00033	0.00025
275000	0.00003	0.00056	0.00040	0.00034	0.00028	0.00023	0.00017
300000	0.00002	0.00038	0.00027	0.00023	0.00019	0.00015	0.00011
325000	0.00002	0.00024	0.00017	0.00015	0.00012	0.00010	0.00007
350000	0.00001	0.00016	0.00011	0.00010	0.00008	0.00007	0.00005
375000	0.00001	0.00011	0.00008	0.00007	0.00006	0.00005	0.00003
400000	0.00001	0.00007	0.00005	0.00004	0.00004	0.00003	0.00002
425000	0.00000	0.00004	0.00003	0.00002	0.00002	0.00001	0.00001
450000	0.00000	0.00002	0.00001	0.00001	0.00001	0.00001	0.00000
475000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
500000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

Appendix Table: 5
 Year: 1995
 Type of data: Portland (Local, 1989-1992)
 Population: All eligibles, excluding Medicaid
 Projection assumptions: Varied

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
5000	0.17168	0.64293	0.45005	0.38576	0.32147	0.25717	0.19288
10000	0.10505	0.46695	0.32686	0.28017	0.23347	0.18678	0.14008
11000	0.09777	0.44036	0.30825	0.26422	0.22018	0.17614	0.13211
12000	0.09089	0.41564	0.29095	0.24938	0.20782	0.16626	0.12469
13000	0.08584	0.39258	0.27480	0.23555	0.19629	0.15703	0.11777
14000	0.08020	0.37082	0.25958	0.22249	0.18541	0.14833	0.11125
15000	0.07532	0.35048	0.24533	0.21029	0.17524	0.14019	0.10514
16000	0.07115	0.33125	0.23187	0.19875	0.16562	0.13250	0.09937
17000	0.06751	0.31309	0.21916	0.18786	0.15655	0.12524	0.09393
18000	0.06269	0.29597	0.20718	0.17758	0.14799	0.11839	0.08879
19000	0.05875	0.28017	0.19612	0.16810	0.14008	0.11207	0.08405
20000	0.05588	0.26520	0.18564	0.15912	0.13260	0.10608	0.07956
21000	0.05229	0.25107	0.17575	0.15064	0.12554	0.10043	0.07532
22000	0.04859	0.23788	0.16652	0.14273	0.11994	0.09515	0.07136
23000	0.04530	0.22558	0.15791	0.13535	0.11279	0.09023	0.06768
24000	0.04271	0.21410	0.14987	0.12846	0.10705	0.08564	0.06423
25000	0.03989	0.20326	0.14228	0.12196	0.10163	0.08130	0.06098
26000	0.03790	0.19309	0.13517	0.11586	0.09655	0.07724	0.05793
27000	0.03543	0.18348	0.12844	0.11009	0.09174	0.07339	0.05505
28000	0.03325	0.17448	0.12214	0.10469	0.08724	0.06979	0.05235
29000	0.03196	0.16595	0.11616	0.09957	0.08297	0.06638	0.04978
30000	0.02996	0.15786	0.11050	0.09472	0.07893	0.06314	0.04736
31000	0.02808	0.15026	0.10518	0.09015	0.07513	0.06010	0.04508
32000	0.02667	0.14307	0.10015	0.08584	0.07153	0.05723	0.04292
33000	0.02550	0.13631	0.09542	0.08178	0.06815	0.05452	0.04089
34000	0.02333	0.12997	0.09098	0.07798	0.06499	0.05199	0.03899
35000	0.02221	0.12407	0.08685	0.07444	0.06203	0.04963	0.03722
36000	0.02115	0.11839	0.08288	0.07104	0.05920	0.04736	0.03552
37000	0.01998	0.11297	0.07908	0.06778	0.05649	0.04519	0.03389
38000	0.01892	0.10790	0.07553	0.06474	0.05395	0.04316	0.03237
39000	0.01792	0.10307	0.07215	0.06184	0.05153	0.04123	0.03092
40000	0.01704	0.09850	0.06895	0.05910	0.04925	0.03940	0.02955
41000	0.01633	0.09413	0.06589	0.05648	0.04707	0.03765	0.02824
42000	0.01522	0.08997	0.06298	0.05398	0.04498	0.03599	0.02699
43000	0.01445	0.08607	0.06025	0.05164	0.04303	0.03443	0.02582
44000	0.01381	0.08237	0.05766	0.04942	0.04119	0.03295	0.02471
45000	0.01257	0.07889	0.05523	0.04734	0.03945	0.03156	0.02367
46000	0.01222	0.07565	0.05296	0.04539	0.03783	0.03026	0.02270
47000	0.01157	0.07255	0.05079	0.04353	0.03628	0.02902	0.02177
48000	0.01081	0.06966	0.04876	0.04179	0.03483	0.02786	0.02090
49000	0.01022	0.06690	0.04683	0.04014	0.03345	0.02676	0.02007
50000	0.00964	0.06429	0.04500	0.03857	0.03214	0.02571	0.01929
51000	0.00911	0.06184	0.04329	0.03710	0.03092	0.02474	0.01855
52000	0.00875	0.05952	0.04166	0.03571	0.02976	0.02381	0.01786
53000	0.00846	0.05725	0.04008	0.03435	0.02863	0.02290	0.01718
54000	0.00787	0.05513	0.03859	0.03308	0.02756	0.02205	0.01654
55000	0.00740	0.05314	0.03720	0.03188	0.02657	0.02125	0.01594
56000	0.00699	0.05127	0.03589	0.03076	0.02563	0.02051	0.01538
57000	0.00652	0.04949	0.03464	0.02969	0.02474	0.01979	0.01485
58000	0.00617	0.04783	0.03348	0.02870	0.02391	0.01913	0.01435
59000	0.00576	0.04627	0.03239	0.02776	0.02313	0.01851	0.01388
60000	0.00546	0.04481	0.03137	0.02689	0.02241	0.01793	0.01344

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
61000	0.00511	0.04343	0.03040	0.02606	0.02172	0.01737	0.01303
62000	0.00476	0.04216	0.02951	0.02530	0.02108	0.01687	0.01265
63000	0.00458	0.04093	0.02865	0.02456	0.02046	0.01637	0.01228
64000	0.00435	0.03975	0.02782	0.02385	0.01987	0.01590	0.01192
65000	0.00405	0.03866	0.02706	0.02320	0.01933	0.01546	0.01160
66000	0.00405	0.03760	0.02632	0.02256	0.01880	0.01504	0.01128
67000	0.00376	0.03656	0.02559	0.02194	0.01828	0.01462	0.01097
68000	0.00358	0.03559	0.02492	0.02136	0.01780	0.01424	0.01068
69000	0.00341	0.03468	0.02427	0.02081	0.01734	0.01387	0.01040
70000	0.00329	0.03379	0.02366	0.02028	0.01690	0.01352	0.01014
75000	0.00294	0.02978	0.02085	0.01787	0.01489	0.01191	0.00893
80000	0.00241	0.02625	0.01837	0.01575	0.01312	0.01050	0.00787
85000	0.00200	0.02341	0.01639	0.01404	0.01170	0.00936	0.00702
90000	0.00170	0.02105	0.01473	0.01263	0.01052	0.00842	0.00631
95000	0.00159	0.01884	0.01318	0.01130	0.00942	0.00753	0.00565
100000	0.00159	0.01676	0.01173	0.01006	0.00838	0.00670	0.00503
105000	0.00147	0.01473	0.01031	0.00884	0.00737	0.00589	0.00442
110000	0.00123	0.01290	0.00903	0.00774	0.00645	0.00516	0.00387
115000	0.00100	0.01137	0.00796	0.00682	0.00568	0.00455	0.00341
120000	0.00088	0.01020	0.00714	0.00612	0.00510	0.00408	0.00306
125000	0.00082	0.00907	0.00635	0.00544	0.00453	0.00363	0.00272
130000	0.00082	0.00799	0.00559	0.00479	0.00400	0.00320	0.00240
135000	0.00082	0.00691	0.00484	0.00415	0.00346	0.00277	0.00207
140000	0.00071	0.00593	0.00415	0.00356	0.00297	0.00237	0.00178
145000	0.00059	0.00504	0.00353	0.00302	0.00252	0.00201	0.00151
150000	0.00041	0.00438	0.00306	0.00263	0.00219	0.00175	0.00131
160000	0.00029	0.00345	0.00242	0.00207	0.00173	0.00138	0.00104
170000	0.00024	0.00277	0.00194	0.00166	0.00139	0.00111	0.00083
180000	0.00018	0.00230	0.00161	0.00138	0.00115	0.00092	0.00069
190000	0.00018	0.00184	0.00128	0.00110	0.00092	0.00073	0.00055
200000	0.00012	0.00142	0.00099	0.00085	0.00071	0.00057	0.00043
210000	0.00006	0.00120	0.00084	0.00072	0.00060	0.00048	0.00036
220000	0.00006	0.00105	0.00074	0.00063	0.00053	0.00042	0.00032
230000	0.00006	0.00090	0.00063	0.00054	0.00045	0.00036	0.00027
240000	0.00006	0.00074	0.00052	0.00045	0.00037	0.00030	0.00022
250000	0.00006	0.00059	0.00041	0.00035	0.00029	0.00024	0.00018
275000	0.00006	0.00020	0.00014	0.00012	0.00010	0.00008	0.00006
300000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
325000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
350000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
375000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
400000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
425000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
450000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
475000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
500000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

Appendix Table: 6
 Year: 1995
 Type of data: HMO (1992)
 Projection assumptions: Projected to Portland
 Projection factor: 1.0889

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
5000	0.15103	0.54657	0.38260	0.32794	0.27329	0.21863	0.16397
10000	0.08959	0.38069	0.26648	0.22841	0.19035	0.15228	0.11421
11000	0.08166	0.35608	0.24925	0.21365	0.17804	0.14243	0.10682
12000	0.07493	0.33360	0.23352	0.20016	0.16680	0.13344	0.10008
13000	0.06866	0.31294	0.21906	0.18777	0.15647	0.12518	0.09388
14000	0.06303	0.29402	0.20581	0.17641	0.14701	0.11761	0.08821
15000	0.05824	0.27661	0.19363	0.16597	0.13831	0.11064	0.08298
16000	0.05381	0.26053	0.18237	0.15632	0.13027	0.10421	0.07816
17000	0.04940	0.24573	0.17201	0.14744	0.12286	0.09829	0.07372
18000	0.04592	0.23203	0.16242	0.13922	0.11601	0.09281	0.06961
19000	0.04262	0.21931	0.15352	0.13159	0.10966	0.08773	0.06579
20000	0.03961	0.20749	0.14525	0.12450	0.10375	0.08300	0.06225
21000	0.03696	0.19651	0.13756	0.11791	0.09825	0.07860	0.05895
22000	0.03461	0.18625	0.13037	0.11175	0.09312	0.07450	0.05587
23000	0.03237	0.17665	0.12365	0.10599	0.08832	0.07066	0.05299
24000	0.03034	0.16763	0.11734	0.10058	0.08381	0.06705	0.05029
25000	0.02871	0.15912	0.11138	0.09547	0.07956	0.06365	0.04774
26000	0.02721	0.15110	0.10577	0.09066	0.07555	0.06044	0.04533
27000	0.02579	0.14347	0.10043	0.08608	0.07174	0.05739	0.04304
28000	0.02423	0.13626	0.09538	0.08175	0.06813	0.05450	0.04088
29000	0.02239	0.12955	0.09068	0.07773	0.06477	0.05182	0.03866
30000	0.02118	0.12329	0.08630	0.07397	0.06164	0.04932	0.03699
31000	0.01991	0.11740	0.08218	0.07044	0.05870	0.04696	0.03522
32000	0.01881	0.11183	0.07828	0.06710	0.05592	0.04473	0.03355
33000	0.01796	0.10654	0.07458	0.06393	0.05327	0.04262	0.03196
34000	0.01689	0.10154	0.07108	0.06092	0.05077	0.04062	0.03046
35000	0.01610	0.09679	0.06775	0.05808	0.04840	0.03872	0.02904
36000	0.01531	0.09227	0.06459	0.05536	0.04614	0.03691	0.02768
37000	0.01452	0.08798	0.06158	0.05279	0.04399	0.03519	0.02639
38000	0.01369	0.08391	0.05874	0.05035	0.04196	0.03357	0.02517
39000	0.01297	0.08008	0.05606	0.04805	0.04004	0.03203	0.02402
40000	0.01244	0.07643	0.05350	0.04586	0.03822	0.03057	0.02293
41000	0.01179	0.07295	0.05107	0.04377	0.03648	0.02918	0.02189
42000	0.01131	0.06962	0.04874	0.04177	0.03481	0.02785	0.02089
43000	0.01070	0.06648	0.04654	0.03989	0.03324	0.02659	0.01994
44000	0.01020	0.06348	0.04444	0.03809	0.03174	0.02539	0.01904
45000	0.00967	0.06062	0.04243	0.03637	0.03031	0.02425	0.01818
46000	0.00918	0.05792	0.04054	0.03475	0.02896	0.02317	0.01738
47000	0.00870	0.05535	0.03874	0.03321	0.02767	0.02214	0.01660
48000	0.00809	0.05294	0.03706	0.03176	0.02647	0.02118	0.01588
49000	0.00759	0.05067	0.03547	0.03040	0.02534	0.02027	0.01520
50000	0.00726	0.04854	0.03398	0.02912	0.02427	0.01942	0.01456
51000	0.00686	0.04651	0.03256	0.02791	0.02326	0.01860	0.01395
52000	0.00647	0.04460	0.03122	0.02676	0.02230	0.01784	0.01338
53000	0.00619	0.04278	0.02995	0.02567	0.02139	0.01711	0.01283
54000	0.00587	0.04105	0.02873	0.02463	0.02052	0.01642	0.01231
55000	0.00556	0.03939	0.02758	0.02364	0.01970	0.01576	0.01182
56000	0.00526	0.03783	0.02648	0.02270	0.01891	0.01513	0.01135
57000	0.00492	0.03638	0.02546	0.02183	0.01819	0.01455	0.01091
58000	0.00479	0.03498	0.02448	0.02099	0.01749	0.01399	0.01049
59000	0.00453	0.03364	0.02355	0.02018	0.01682	0.01345	0.01009
60000	0.00435	0.03237	0.02266	0.01942	0.01618	0.01295	0.00971

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
61000	0.00413	0.03114	0.02180	0.01868	0.01557	0.01246	0.00934
62000	0.00388	0.02999	0.02099	0.01799	0.01499	0.01199	0.00900
63000	0.00382	0.02888	0.02022	0.01733	0.01444	0.01155	0.00866
64000	0.00362	0.02782	0.01947	0.01669	0.01391	0.01113	0.00834
65000	0.00350	0.02680	0.01876	0.01608	0.01340	0.01072	0.00804
66000	0.00334	0.02582	0.01807	0.01549	0.01291	0.01033	0.00775
67000	0.00316	0.02489	0.01742	0.01493	0.01244	0.00995	0.00747
68000	0.00305	0.02399	0.01680	0.01440	0.01200	0.00960	0.00720
69000	0.00295	0.02314	0.01620	0.01388	0.01157	0.00925	0.00694
70000	0.00281	0.02230	0.01561	0.01338	0.01115	0.00892	0.00669
75000	0.00225	0.01861	0.01303	0.01117	0.00930	0.00744	0.00558
80000	0.00194	0.01559	0.01091	0.00935	0.00779	0.00624	0.00468
85000	0.00166	0.01302	0.00912	0.00781	0.00651	0.00521	0.00391
90000	0.00144	0.01083	0.00758	0.00650	0.00541	0.00433	0.00325
95000	0.00119	0.00893	0.00625	0.00536	0.00446	0.00357	0.00268
100000	0.00083	0.00744	0.00521	0.00446	0.00372	0.00297	0.00223
105000	0.00071	0.00635	0.00445	0.00381	0.00318	0.00254	0.00191
110000	0.00057	0.00540	0.00378	0.00324	0.00270	0.00216	0.00162
115000	0.00047	0.00464	0.00325	0.00278	0.00232	0.00186	0.00139
120000	0.00042	0.00398	0.00279	0.00239	0.00199	0.00159	0.00119
125000	0.00032	0.00344	0.00241	0.00206	0.00172	0.00137	0.00103
130000	0.00030	0.00298	0.00209	0.00179	0.00149	0.00119	0.00089
135000	0.00026	0.00260	0.00182	0.00156	0.00130	0.00104	0.00078
140000	0.00020	0.00229	0.00161	0.00138	0.00115	0.00092	0.00069
145000	0.00014	0.00204	0.00142	0.00122	0.00102	0.00081	0.00061
150000	0.00010	0.00186	0.00130	0.00112	0.00093	0.00074	0.00056
160000	0.00008	0.00160	0.00112	0.00096	0.00080	0.00064	0.00048
170000	0.00008	0.00137	0.00096	0.00082	0.00069	0.00055	0.00041
180000	0.00008	0.00114	0.00080	0.00069	0.00057	0.00046	0.00034
190000	0.00006	0.00096	0.00067	0.00058	0.00048	0.00038	0.00029
200000	0.00006	0.00079	0.00055	0.00047	0.00040	0.00032	0.00024
210000	0.00006	0.00062	0.00043	0.00037	0.00031	0.00025	0.00019
220000	0.00006	0.00045	0.00032	0.00027	0.00023	0.00018	0.00014
230000	0.00004	0.00033	0.00023	0.00020	0.00017	0.00013	0.00010
240000	0.00004	0.00022	0.00015	0.00013	0.00011	0.00009	0.00007
250000	0.00002	0.00016	0.00011	0.00009	0.00008	0.00006	0.00005
275000	0.00002	0.00002	0.00001	0.00001	0.00001	0.00001	0.00000
300000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
325000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
350000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
375000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
400000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
425000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
450000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
475000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
500000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

Appendix Table: 7
 Year: 1995
 Type of data: National (1990)
 Population: All eligibles, excluding Medicaid
 Projection assumptions: Projected to Seattle
 Projection factor: 1.4745

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
5000	0.17568	0.62395	0.43677	0.37437	0.31198	0.24958	0.18719
10000	0.10511	0.44702	0.31292	0.26821	0.22351	0.17881	0.13411
11000	0.09704	0.42058	0.29440	0.25235	0.21029	0.16823	0.12617
12000	0.09007	0.39611	0.27728	0.23767	0.19806	0.15845	0.11883
13000	0.08382	0.37335	0.26135	0.22401	0.18668	0.14934	0.11201
14000	0.07806	0.35218	0.24652	0.21131	0.17609	0.14087	0.10565
15000	0.07295	0.33241	0.23269	0.19945	0.16620	0.13296	0.09972
16000	0.06799	0.31398	0.21979	0.18839	0.15699	0.12559	0.09420
17000	0.06348	0.29679	0.20776	0.17808	0.14840	0.11872	0.08904
18000	0.05924	0.28074	0.19652	0.16844	0.14037	0.11230	0.08422
19000	0.05519	0.26577	0.18604	0.15946	0.13289	0.10631	0.07973
20000	0.05173	0.25178	0.17625	0.15107	0.12589	0.10071	0.07553
21000	0.04846	0.23867	0.16707	0.14320	0.11933	0.09547	0.07160
22000	0.04538	0.22640	0.15848	0.13584	0.11320	0.09056	0.06792
23000	0.04256	0.21490	0.15043	0.12894	0.10745	0.08596	0.06447
24000	0.03997	0.20410	0.14287	0.12246	0.10205	0.08164	0.06123
25000	0.03753	0.19398	0.13579	0.11639	0.09699	0.07759	0.05819
26000	0.03509	0.18448	0.12914	0.11069	0.09224	0.07379	0.05534
27000	0.03316	0.17555	0.12288	0.10533	0.08777	0.07022	0.05266
28000	0.03128	0.16711	0.11698	0.10027	0.08356	0.06685	0.05013
29000	0.02949	0.15916	0.11141	0.09550	0.07958	0.06366	0.04775
30000	0.02797	0.15165	0.10615	0.09099	0.07582	0.06066	0.04549
31000	0.02639	0.14453	0.10117	0.08672	0.07227	0.05781	0.04336
32000	0.02495	0.13782	0.09648	0.08269	0.06891	0.05513	0.04135
33000	0.02355	0.13148	0.09204	0.07889	0.06574	0.05259	0.03944
34000	0.02233	0.12548	0.08784	0.07529	0.06274	0.05019	0.03764
35000	0.02104	0.11982	0.08387	0.07189	0.05991	0.04793	0.03595
36000	0.01992	0.11445	0.08012	0.06867	0.05723	0.04578	0.03434
37000	0.01880	0.10939	0.07657	0.06563	0.05469	0.04375	0.03282
38000	0.01781	0.10459	0.07322	0.06276	0.05230	0.04184	0.03138
39000	0.01688	0.10005	0.07004	0.06003	0.05003	0.04002	0.03002
40000	0.01603	0.09574	0.06702	0.05744	0.04787	0.03830	0.02872
41000	0.01530	0.09164	0.06415	0.05498	0.04582	0.03666	0.02749
42000	0.01455	0.08773	0.06141	0.05264	0.04387	0.03509	0.02632
43000	0.01383	0.08402	0.05881	0.05041	0.04201	0.03361	0.02511
44000	0.01306	0.08049	0.05634	0.04829	0.04024	0.03220	0.02425
45000	0.01242	0.07715	0.05401	0.04629	0.03858	0.03086	0.02315
46000	0.01182	0.07398	0.05179	0.04439	0.03699	0.02959	0.02219
47000	0.01122	0.07097	0.04968	0.04258	0.03549	0.02839	0.02129
48000	0.01063	0.06811	0.04768	0.04087	0.03406	0.02725	0.02043
49000	0.01011	0.06540	0.04578	0.03924	0.03270	0.02616	0.01962
50000	0.00957	0.06282	0.04398	0.03769	0.03141	0.02513	0.01885
51000	0.00907	0.06039	0.04227	0.03623	0.03019	0.02415	0.01812
52000	0.00860	0.05807	0.04065	0.03484	0.02904	0.02323	0.01742
53000	0.00824	0.05586	0.03911	0.03352	0.02793	0.02235	0.01676
54000	0.00789	0.05375	0.03763	0.03225	0.02688	0.02150	0.01613
55000	0.00752	0.05173	0.03621	0.03104	0.02587	0.02069	0.01552
56000	0.00718	0.04981	0.03487	0.02989	0.02490	0.01992	0.01494
57000	0.00680	0.04798	0.03359	0.02879	0.02399	0.01919	0.01439
58000	0.00650	0.04624	0.03237	0.02774	0.02312	0.01850	0.01387
59000	0.00616	0.04458	0.03121	0.02675	0.02229	0.01783	0.01337
60000	0.00588	0.04300	0.03010	0.02580	0.02150	0.01720	0.01290

Appendix Table: 7

Page: 2

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
61000	0.00563	0.04150	0.02905	0.02490	0.02075	0.01660	0.01245
62000	0.00535	0.04006	0.02804	0.02404	0.02003	0.01603	0.01202
63000	0.00506	0.03870	0.02709	0.02322	0.01935	0.01548	0.01161
64000	0.00483	0.03741	0.02618	0.02244	0.01870	0.01496	0.01122
65000	0.00461	0.03617	0.02532	0.02170	0.01808	0.01447	0.01085
66000	0.00441	0.03499	0.02449	0.02100	0.01750	0.01400	0.01050
67000	0.00422	0.03386	0.02370	0.02032	0.01693	0.01354	0.01016
68000	0.00401	0.03279	0.02295	0.01967	0.01639	0.01311	0.00984
69000	0.00385	0.03176	0.02223	0.01905	0.01588	0.01270	0.00953
70000	0.00366	0.03077	0.02154	0.01846	0.01539	0.01231	0.00923
75000	0.00299	0.02643	0.01850	0.01586	0.01321	0.01057	0.00793
80000	0.00251	0.02286	0.01600	0.01371	0.01143	0.00914	0.00686
85000	0.00211	0.01984	0.01389	0.01190	0.00992	0.00794	0.00595
90000	0.00176	0.01730	0.01211	0.01038	0.00865	0.00692	0.00519
95000	0.00145	0.01520	0.01064	0.00912	0.00760	0.00608	0.00456
100000	0.00125	0.01343	0.00940	0.00806	0.00671	0.00537	0.00403
105000	0.00111	0.01188	0.00832	0.00713	0.00594	0.00475	0.00356
110000	0.00096	0.01053	0.00737	0.00632	0.00527	0.00421	0.00316
115000	0.00081	0.00938	0.00657	0.00563	0.00469	0.00375	0.00281
120000	0.00071	0.00838	0.00587	0.00503	0.00419	0.00335	0.00252
125000	0.00061	0.00751	0.00526	0.00451	0.00376	0.00301	0.00225
130000	0.00054	0.00676	0.00473	0.00405	0.00338	0.00270	0.00203
135000	0.00047	0.00609	0.00426	0.00365	0.00304	0.00244	0.00183
140000	0.00043	0.00550	0.00385	0.00330	0.00275	0.00220	0.00165
145000	0.00038	0.00498	0.00349	0.00299	0.00249	0.00199	0.00149
150000	0.00032	0.00452	0.00317	0.00271	0.00226	0.00181	0.00136
160000	0.00024	0.00380	0.00266	0.00228	0.00190	0.00152	0.00114
170000	0.00020	0.00322	0.00226	0.00193	0.00161	0.00129	0.00097
180000	0.00017	0.00274	0.00192	0.00164	0.00137	0.00110	0.00082
190000	0.00014	0.00234	0.00164	0.00141	0.00117	0.00094	0.00070
200000	0.00011	0.00201	0.00141	0.00120	0.00100	0.00080	0.00060
210000	0.00010	0.00173	0.00121	0.00104	0.00086	0.00069	0.00052
220000	0.00009	0.00148	0.00104	0.00089	0.00074	0.00059	0.00044
230000	0.00008	0.00125	0.00088	0.00075	0.00063	0.00050	0.00038
240000	0.00008	0.00105	0.00073	0.00063	0.00052	0.00042	0.00031
250000	0.00006	0.00087	0.00061	0.00052	0.00044	0.00035	0.00026
275000	0.00003	0.00060	0.00042	0.00036	0.00030	0.00024	0.00018
300000	0.00003	0.00041	0.00029	0.00025	0.00021	0.00016	0.00012
325000	0.00002	0.00027	0.00019	0.00016	0.00013	0.00011	0.00008
350000	0.00001	0.00018	0.00012	0.00011	0.00009	0.00007	0.00005
375000	0.00001	0.00012	0.00009	0.00007	0.00006	0.00005	0.00004
400000	0.00001	0.00008	0.00006	0.00005	0.00004	0.00003	0.00002
425000	0.00000	0.00004	0.00003	0.00003	0.00002	0.00002	0.00001
450000	0.00000	0.00002	0.00001	0.00001	0.00001	0.00001	0.00001
475000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
500000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

Appendix Table: 8
 Year: 1995
 Type of data: Seattle (Local, 1989-1992)
 Population: All eligibles, excluding Medicaid
 Projection assumptions: Varied

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
5000	0.18019	0.61482	0.43037	0.36889	0.30741	0.24593	0.18444
10000	0.11063	0.43492	0.30445	0.26095	0.21746	0.17397	0.13048
11000	0.10254	0.40763	0.28534	0.24458	0.20382	0.16305	0.12229
12000	0.09596	0.38219	0.26753	0.22931	0.19109	0.15288	0.11466
13000	0.08969	0.35840	0.25088	0.21504	0.17920	0.14336	0.10752
14000	0.08384	0.33621	0.23535	0.20172	0.16810	0.13448	0.10086
15000	0.07868	0.31541	0.22079	0.18925	0.15771	0.12617	0.09462
16000	0.07346	0.29594	0.20716	0.17757	0.14797	0.11838	0.08878
17000	0.06855	0.27777	0.19444	0.16666	0.13888	0.11111	0.08333
18000	0.06388	0.26077	0.18254	0.15646	0.13038	0.10431	0.07823
19000	0.05922	0.24499	0.17149	0.14699	0.12249	0.09800	0.07350
20000	0.05468	0.23042	0.16129	0.13825	0.11521	0.09217	0.06913
21000	0.05069	0.21692	0.15185	0.13015	0.10846	0.08677	0.06508
22000	0.04726	0.20441	0.14308	0.12264	0.10220	0.08176	0.06132
23000	0.04373	0.19275	0.13493	0.11565	0.09638	0.07710	0.05783
24000	0.04087	0.18195	0.12736	0.10917	0.09097	0.07278	0.05458
25000	0.03857	0.17176	0.12023	0.10306	0.08588	0.06870	0.05153
26000	0.03635	0.16217	0.11352	0.09730	0.08108	0.06487	0.04865
27000	0.03417	0.15315	0.10720	0.09189	0.07657	0.06126	0.04594
28000	0.03230	0.14463	0.10124	0.08678	0.07232	0.05785	0.04339
29000	0.03060	0.13657	0.09560	0.08194	0.06829	0.05463	0.04097
30000	0.02914	0.12894	0.09026	0.07736	0.06447	0.05158	0.03868
31000	0.02706	0.12173	0.08521	0.07304	0.06087	0.04869	0.03652
32000	0.02562	0.11498	0.08049	0.06899	0.05749	0.04599	0.03449
33000	0.02416	0.10862	0.07604	0.06517	0.05431	0.04345	0.03259
34000	0.02281	0.10259	0.07181	0.06156	0.05130	0.04104	0.03078
35000	0.02135	0.09694	0.06786	0.05816	0.04847	0.03878	0.02908
36000	0.02008	0.09164	0.06415	0.05498	0.04582	0.03666	0.02749
37000	0.01919	0.08661	0.06063	0.05197	0.04331	0.03465	0.02598
38000	0.01810	0.08183	0.05728	0.04910	0.04092	0.03273	0.02455
39000	0.01699	0.07733	0.05413	0.04640	0.03866	0.03093	0.02320
40000	0.01603	0.07309	0.05116	0.04385	0.03654	0.02924	0.02193
41000	0.01516	0.06909	0.04836	0.04146	0.03455	0.02764	0.02073
42000	0.01440	0.06531	0.04572	0.03919	0.03265	0.02612	0.01959
43000	0.01358	0.06175	0.04323	0.03705	0.03088	0.02470	0.01853
44000	0.01251	0.05841	0.04088	0.03504	0.02920	0.02336	0.01752
45000	0.01182	0.05529	0.03871	0.03318	0.02765	0.02212	0.01659
46000	0.01101	0.05237	0.03666	0.03142	0.02619	0.02095	0.01571
47000	0.01044	0.04963	0.03474	0.02978	0.02482	0.01985	0.01489
48000	0.00986	0.04703	0.03292	0.02822	0.02352	0.01881	0.01411
49000	0.00941	0.04457	0.03120	0.02674	0.02228	0.01783	0.01337
50000	0.00886	0.04222	0.02956	0.02533	0.02111	0.01689	0.01267
51000	0.00814	0.04005	0.02803	0.02403	0.02002	0.01602	0.01201
52000	0.00773	0.03801	0.02661	0.02281	0.01901	0.01520	0.01140
53000	0.00732	0.03609	0.02526	0.02165	0.01804	0.01444	0.01083
54000	0.00684	0.03428	0.02399	0.02057	0.01714	0.01371	0.01028
55000	0.00662	0.03255	0.02279	0.01953	0.01628	0.01302	0.00977
56000	0.00606	0.03092	0.02165	0.01855	0.01546	0.01237	0.00928
57000	0.00565	0.02943	0.02060	0.01766	0.01471	0.01177	0.00883
58000	0.00530	0.02803	0.01962	0.01682	0.01401	0.01121	0.00841
59000	0.00503	0.02671	0.01870	0.01603	0.01336	0.01068	0.00801
60000	0.00468	0.02548	0.01784	0.01529	0.01274	0.01019	0.00764

Appendix Table: 8
Page: 2

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
61000	0.00444	0.02432	0.01702	0.01459	0.01216	0.00973	0.00729
62000	0.00425	0.02320	0.01624	0.01392	0.01160	0.00928	0.00696
63000	0.00401	0.02214	0.01550	0.01329	0.01107	0.00886	0.00664
64000	0.00366	0.02116	0.01481	0.01269	0.01058	0.00846	0.00635
65000	0.00337	0.02026	0.01418	0.01216	0.01013	0.00810	0.00608
66000	0.00312	0.01943	0.01360	0.01166	0.00972	0.00777	0.00583
67000	0.00292	0.01867	0.01307	0.01120	0.00933	0.00747	0.00560
68000	0.00275	0.01794	0.01256	0.01076	0.00897	0.00718	0.00538
69000	0.00261	0.01725	0.01208	0.01035	0.00863	0.00690	0.00518
70000	0.00251	0.01660	0.01162	0.00996	0.00830	0.00664	0.00498
75000	0.00208	0.01364	0.00955	0.00818	0.00682	0.00546	0.00409
80000	0.00154	0.01132	0.00793	0.00679	0.00566	0.00453	0.00340
85000	0.00134	0.00945	0.00662	0.00567	0.00473	0.00378	0.00284
90000	0.00111	0.00790	0.00553	0.00474	0.00395	0.00316	0.00237
95000	0.00090	0.00667	0.00467	0.00400	0.00333	0.00267	0.00200
100000	0.00074	0.00566	0.00396	0.00340	0.00283	0.00226	0.00170
105000	0.00064	0.00480	0.00336	0.00298	0.00240	0.00192	0.00144
110000	0.00051	0.00408	0.00285	0.00245	0.00204	0.00163	0.00122
115000	0.00041	0.00348	0.00244	0.00209	0.00174	0.00139	0.00105
120000	0.00035	0.00299	0.00209	0.00180	0.00150	0.00120	0.00090
125000	0.00035	0.00254	0.00178	0.00153	0.00127	0.00102	0.00076
130000	0.00033	0.00211	0.00148	0.00126	0.00105	0.00084	0.00063
135000	0.00025	0.00175	0.00123	0.00105	0.00088	0.00070	0.00053
140000	0.00023	0.00145	0.00101	0.00087	0.00072	0.00058	0.00043
145000	0.00018	0.00118	0.00083	0.00071	0.00059	0.00047	0.00036
150000	0.00012	0.00100	0.00070	0.00060	0.00050	0.00040	0.00030
160000	0.00006	0.00076	0.00053	0.00046	0.00038	0.00030	0.00023
170000	0.00006	0.00060	0.00042	0.00036	0.00030	0.00024	0.00018
180000	0.00004	0.00047	0.00033	0.00028	0.00024	0.00019	0.00014
190000	0.00004	0.00037	0.00026	0.00022	0.00018	0.00015	0.00011
200000	0.00004	0.00026	0.00018	0.00016	0.00013	0.00011	0.00008
210000	0.00004	0.00016	0.00011	0.00009	0.00008	0.00006	0.00005
220000	0.00004	0.00005	0.00004	0.00003	0.00003	0.00002	0.00002
230000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
240000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
250000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
275000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
300000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
325000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
350000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
375000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
400000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
425000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
450000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
475000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
500000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

Appendix Table: 9
 Year: 1995
 Type of data: HMO (1992)
 Projection assumptions: Projected to Seattle
 Projection factor: 1.1059

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
5000	0.15238	0.54993	0.38495	0.32996	0.27496	0.21997	0.16498
10000	0.09065	0.38467	0.26927	0.23080	0.19234	0.15387	0.11540
11000	0.08296	0.36008	0.25205	0.21605	0.18004	0.14403	0.10802
12000	0.07616	0.33760	0.23632	0.20256	0.16880	0.13504	0.10128
13000	0.06993	0.31692	0.22185	0.19015	0.15846	0.12677	0.09508
14000	0.06429	0.29796	0.20857	0.17877	0.14898	0.11918	0.08939
15000	0.05923	0.28051	0.19635	0.16830	0.14025	0.11220	0.08415
16000	0.05464	0.26436	0.18506	0.15862	0.13218	0.10575	0.07931
17000	0.05049	0.24947	0.17463	0.14968	0.12474	0.09979	0.07484
18000	0.04697	0.23572	0.16500	0.14143	0.11786	0.09429	0.07072
19000	0.04349	0.22292	0.15605	0.13375	0.11146	0.08917	0.06688
20000	0.04058	0.21104	0.14773	0.12662	0.10552	0.08442	0.06331
21000	0.03769	0.19997	0.13998	0.11998	0.09999	0.07999	0.05999
22000	0.03528	0.18965	0.13275	0.11379	0.09482	0.07586	0.05689
23000	0.03291	0.17996	0.12597	0.10798	0.08998	0.07199	0.05399
24000	0.03117	0.17088	0.11962	0.10253	0.08544	0.06835	0.05126
25000	0.02943	0.16234	0.11363	0.09740	0.08117	0.06493	0.04870
26000	0.02771	0.15425	0.10797	0.09255	0.07712	0.06170	0.04627
27000	0.02638	0.14659	0.10261	0.08796	0.07330	0.05864	0.04398
28000	0.02508	0.13930	0.09751	0.08358	0.06965	0.05572	0.04179
29000	0.02318	0.13247	0.09273	0.07948	0.06624	0.05299	0.03974
30000	0.02177	0.12613	0.08829	0.07568	0.06307	0.05045	0.03784
31000	0.02041	0.12016	0.08411	0.07210	0.06008	0.04806	0.03605
32000	0.01936	0.11453	0.08017	0.06872	0.05726	0.04581	0.03436
33000	0.01835	0.10919	0.07644	0.06552	0.05460	0.04368	0.03276
34000	0.01740	0.10412	0.07288	0.06247	0.05206	0.04165	0.03124
35000	0.01663	0.09932	0.06952	0.05959	0.04966	0.03973	0.02980
36000	0.01578	0.09475	0.06632	0.05685	0.04737	0.03790	0.02842
37000	0.01505	0.09039	0.06328	0.05424	0.04520	0.03616	0.02712
38000	0.01426	0.08625	0.06038	0.05175	0.04313	0.03450	0.02588
39000	0.01343	0.08235	0.05765	0.04941	0.04118	0.03294	0.02471
40000	0.01276	0.07865	0.05506	0.04719	0.03933	0.03146	0.02360
41000	0.01222	0.07512	0.05259	0.04507	0.03756	0.03005	0.02254
42000	0.01165	0.07176	0.05023	0.04305	0.03588	0.02870	0.02153
43000	0.01104	0.06853	0.04797	0.04112	0.03427	0.02741	0.02056
44000	0.01048	0.06549	0.04585	0.03930	0.03275	0.02620	0.01965
45000	0.01009	0.06258	0.04381	0.03755	0.03129	0.02503	0.01877
46000	0.00947	0.05981	0.04187	0.03589	0.02990	0.02392	0.01794
47000	0.00904	0.05719	0.04003	0.03431	0.02859	0.02288	0.01716
48000	0.00856	0.05470	0.03829	0.03282	0.02735	0.02188	0.01641
49000	0.00803	0.05237	0.03666	0.03142	0.02618	0.02095	0.01571
50000	0.00753	0.05017	0.03512	0.03010	0.02508	0.02007	0.01505
51000	0.00716	0.04809	0.03366	0.02886	0.02405	0.01924	0.01443
52000	0.00676	0.04612	0.03228	0.02767	0.02306	0.01845	0.01384
53000	0.00647	0.04425	0.03098	0.02655	0.02213	0.01770	0.01328
54000	0.00613	0.04248	0.02974	0.02549	0.02124	0.01699	0.01274
55000	0.00587	0.04079	0.02855	0.02447	0.02039	0.01631	0.01224
56000	0.00556	0.03917	0.02742	0.02350	0.01959	0.01567	0.01175
57000	0.00522	0.03764	0.02635	0.02259	0.01882	0.01506	0.01129
58000	0.00490	0.03622	0.02536	0.02173	0.01811	0.01449	0.01087
59000	0.00477	0.03485	0.02439	0.02091	0.01742	0.01394	0.01045
60000	0.00453	0.03354	0.02347	0.02012	0.01677	0.01341	0.01006

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
61000	0.00435	0.03229	0.02260	0.01937	0.01615	0.01292	0.00969
62000	0.00413	0.03108	0.02176	0.01865	0.01554	0.01243	0.00933
63000	0.00388	0.02995	0.02097	0.01797	0.01498	0.01198	0.00899
64000	0.00380	0.02886	0.02020	0.01732	0.01443	0.01155	0.00866
65000	0.00362	0.02782	0.01947	0.01669	0.01391	0.01113	0.00834
66000	0.00350	0.02681	0.01877	0.01609	0.01341	0.01072	0.00804
67000	0.00334	0.02585	0.01809	0.01551	0.01292	0.01034	0.00775
68000	0.00318	0.02493	0.01745	0.01496	0.01246	0.00997	0.00748
69000	0.00305	0.02405	0.01683	0.01443	0.01202	0.00962	0.00721
70000	0.00295	0.02320	0.01624	0.01392	0.01160	0.00928	0.00696
75000	0.00241	0.01939	0.01357	0.01163	0.00969	0.00775	0.00582
80000	0.00204	0.01629	0.01140	0.00978	0.00815	0.00652	0.00489
85000	0.00176	0.01366	0.00956	0.00820	0.00683	0.00546	0.00410
90000	0.00148	0.01141	0.00799	0.00684	0.00570	0.00456	0.00342
95000	0.00125	0.00944	0.00661	0.00566	0.00472	0.00377	0.00283
100000	0.00097	0.00783	0.00548	0.00470	0.00392	0.00313	0.00235
105000	0.00073	0.00668	0.00468	0.00401	0.00334	0.00267	0.00201
110000	0.00065	0.00569	0.00399	0.00342	0.00285	0.00228	0.00171
115000	0.00049	0.00489	0.00342	0.00293	0.00244	0.00195	0.00147
120000	0.00045	0.00421	0.00295	0.00253	0.00210	0.00168	0.00126
125000	0.00038	0.00363	0.00254	0.00218	0.00181	0.00145	0.00109
130000	0.00032	0.00316	0.00222	0.00190	0.00158	0.00127	0.00095
135000	0.00026	0.00275	0.00193	0.00165	0.00138	0.00110	0.00083
140000	0.00020	0.00242	0.00169	0.00145	0.00121	0.00097	0.00073
145000	0.00020	0.00214	0.00150	0.00128	0.00107	0.00085	0.00064
150000	0.00012	0.00193	0.00135	0.00116	0.00097	0.00077	0.00058
160000	0.00008	0.00165	0.00116	0.00099	0.00083	0.00066	0.00050
170000	0.00008	0.00143	0.00100	0.00086	0.00072	0.00057	0.00043
180000	0.00008	0.00121	0.00084	0.00072	0.00060	0.00048	0.00036
190000	0.00006	0.00101	0.00071	0.00061	0.00051	0.00040	0.00030
200000	0.00006	0.00084	0.00059	0.00051	0.00042	0.00034	0.00025
210000	0.00006	0.00068	0.00047	0.00041	0.00034	0.00027	0.00020
220000	0.00006	0.00051	0.00036	0.00030	0.00025	0.00020	0.00015
230000	0.00004	0.00037	0.00026	0.00022	0.00019	0.00015	0.00011
240000	0.00004	0.00026	0.00018	0.00016	0.00013	0.00010	0.00008
250000	0.00002	0.00018	0.00013	0.00011	0.00009	0.00007	0.00005
275000	0.00002	0.00004	0.00003	0.00002	0.00002	0.00002	0.00001
300000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
325000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
350000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
375000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
400000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
425000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
450000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
475000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
500000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

APPENDIX B

September 12, 1995

To: Cynthia Tudor, Ph.D.
Office of Research and Demonstrations, HCFA

From: Bill Wrightson, ARC
David McKusick, ARC
Jim Genuardi, ARC
Pat Wiese, ARC
Monica Van Doren, ARC

Re: Analysis of the Cost of Reinsurance Options for the Medicare Choices Demonstration

The purpose of this memorandum is to analyze the cost of reinsurance options for health plans that are participating in the Medicare Choices Demonstration. National Medicare data have been used to prepare a set of reinsurance tabulations for use in the Medicare Choices Demonstration by HCFA. The reinsurance coverage will provide individual stop-loss protection for high-cost patients based on medical costs incurred during a calendar year. In order to maintain incentives for plans to constrain costs for high-cost cases, plans will be required to pay coinsurance on cases that exceed the reinsurance threshold amount. The reinsurance will be provided by HCFA and will be based on a percentage reduction in the Adjusted Average Per Capita Cost (AAPCC).

This memorandum summarizes the methods, data and results of the reinsurance analysis. The last section describes how the tables contained in Appendix A should be used to determine the parameters for reinsurance coverage in the Medicare Choices Demonstration.

Methods and Data

Continuance tables are the basic techniques used in the analysis. In the context of health insurance, a continuance table estimates the percentage of total expenditures that exceed specified thresholds by analyzing the distribution of health expenditures for all persons enrolled in the health plan in a year. Person-level expenditure data are used in the analysis to construct the continuance tables.

The continuance tables are developed from historical data for calendar year 1992. To apply the continuance table results to the first year of the demonstration (calendar year 1996), it is necessary to project the distribution of high-cost cases affected by the reinsurance program from the historical period to 1996. This is accomplished by scaling the expenditure distribution using the relative per capita costs in the two periods.

The objective is to set a reinsurance level based on: (1) the level of the AAPCC, (2) the percentage of the total Medicare expenditures that exceed the reinsurance threshold, and (3) a specified plan coinsurance rate. As discussed below, the level of the AAPCC corresponds to the average monthly payment rate for a health plan that is participating in the Medicare Choices Demonstration.

The tables for the reinsurance tabulations in Appendix A were derived from a one percent national sample from the Continuous Medicare History Sample (CMHS). In the memorandum of June 30, 1995, we examined continuance tables based on 1992 and 1993 CMHS data. Our concern was that, although the 1993 data are more recent, it is possible that the 1993 data were not based on complete claims data which could have an impact on the reinsurance estimates, especially for high-cost cases. From an examination of the continuance tables using 1992 and 1993 data scaled to the 1995 U.S. per capita cost, the results were similar. However, the 1992 data were recommended because the continuance tables using 1992 data had a smoother pattern that was possibly due to incomplete 1993 data. Thus, the tabulations in this memorandum were prepared using the 1992 CMHS one percent sample data.

A separate tabulation was made for each of the projected 1996 AAPCC levels (\$200, \$225, . . . , \$700). The 1992 Medicare expenditure data were adjusted to each specific 1996 AAPCC level by scaling the 1992 expenditure distribution according to the ratio of the 1996 AAPCC level to the mean of the 1992 expenditures. For example, the average 1992 cost was \$280.25 per member per month. For the projected 1996 AAPCC level of \$400, the scaling ratio was 1.4273 (\$400/280.25). Each person's Medicare cost in the 1992 CMHS file was multiplied by 1.4273, and a continuance table was calculated based on the resulting adjusted expenditures.

In order to test the robustness of the results, we also used data from the five percent CMHS database for a sample of rural counties with low AAPCCs. The continuance table results using the five percent CMHS data are contained in Appendix B for low AAPCC values of \$200 per month to \$400 per month.

Results

For a plan participating in the Medicare Choices Demonstration, it is desired to set a reinsurance level based on: (1) the level of the AAPCC, (2) the percentage of the total Medicare expenditures that exceed the reinsurance threshold, and (3) a specified plan coinsurance rate. The level of the 1995 AAPCC for individual counties varies widely from under \$250 per month to over \$600 per month. The U.S. per capita cost for aged Medicare eligibles was \$400.52 per month in 1995. Table 1 shows the value of the AAPCCs for the 40 counties that accounted for over 80% of the total enrollment in Medicare risk contracts in 1994. As shown in Table 1, Kings County, New York had the highest 1995 AAPCC of \$646.88 per month. To illustrate the range in AAPCC values, Table 2 lists the 1995 AAPCCs for a sample of mostly rural counties with low AAPCCs.

To account for the wide variation in AAPCC levels and the corresponding impact on reinsurance provided by Medicare, continuance tables were prepared for a range in AAPCC values from \$200 per month to \$700 per month (\$200, \$225, \$250, \$275, \$300, . . . , \$700). These tables are contained in Appendix A. In addition to the percentage of persons and percentage of dollars exceeding specified thresholds, the tables also show the impact of different plan coinsurance rates of 30%, 40%, 50%, 60%, and 70%.

Table 3 summarizes the results contained in Appendix A. As shown in the table, for a reinsurance threshold of \$50,000, the percentage of total expenditures that exceed the threshold increases from 1.70% for plans with an average AAPCC value of \$200 per month to 19.50% for plans with an average AAPCC value of \$700 per month.

As discussed above, the technique that was used to scale the medical cost distribution of the 1992 CMHS data to the projected 1996 AAPCC levels results in estimates of reinsurance coverage based on the percentage of the AAPCC level. Since the same distribution is used for all of the continuance tables, the effects of the scaling technique can be seen in Table 3. For example, for an AAPCC monthly payment of \$200 and a reinsurance threshold of \$20,000, the estimated percentage of expenditures that exceed the threshold is 11.81%. If we consider an AAPCC level of \$250 and a threshold of \$25,000, both of these values are 25% higher than the above values of \$200 and \$20,000, respectively. Thus, due to the scaling technique, we obtain essentially the same estimated percentage of expenditures exceeding the threshold (11.82%).

We were concerned that scaling the national data may be inappropriate for rural counties with low AAPCCs because of different practice patterns, less access to hospitals or tertiary care facilities, fewer catastrophic or high-cost cases, and other factors. Therefore, we investigated the robustness of the scaling technique and the continuance table results using data for a sample of rural counties with low AAPCCs (less than 80% of the U.S. per capita cost) from the five percent CMHS database. The continuance table results are contained in Appendix B for AAPCC values of \$200, \$250, \$300, \$350 and \$400. Although there are some differences in the results using the different data sets, it appears that the differences are relatively minor. Therefore, we recommend that the tables in Appendix A be used for all AAPCC values from \$200 to \$700 per month.

How to Apply the Reinsurance Tables

The first step in applying the reinsurance tables is to determine the "average payment rate." The average payment rate is the amount per person per month that is paid by HCFA to the participating health plan. For Medicare risk contractors, the average payment rate reflects: (1) the AAPCCs in the counties served by the HMO/CMP, (2) the distribution of eligibles across the counties, and (3) the demographic mix of enrollees according to the AAPCC underwriting factors. For a health plan participating in the Medicare Choices Demonstration, the average payment rate is the final negotiated rate, on a per member per month basis, to be paid by HCFA to the health plan for Medicare eligibles.

The second step is to specify the parameters for reinsurance that have been determined by HCFA (or jointly by HCFA and the participating health plan). Relevant reinsurance parameters include the plan coinsurance rate and the percentage of AAPCC to be provided as reinsurance coverage.

The third step is to determine the reinsurance threshold (i.e., the claims level at which the reinsurance begins to cover a portion of the expenses that exceed the threshold). The tables contained in Appendix A are

used as look-up tables to identify reinsurance thresholds. The first column in each table is the threshold amount that corresponds to the deductible for the individual stop-loss reinsurance coverage. It is assumed that, once an enrolled person's medical expenses exceed the threshold during a calendar year, a participating plan will be reimbursed a specified percentage of allowable expenses exceeding the threshold/deductible.

The second column is the proportion of persons that have expenses that exceed the threshold. The third column is the proportion of total expenses that exceed the threshold. For example, in Table 1 on page A-1 (AAPCC equals \$200 per month), 13.0% of all persons have expenses that exceed \$5,000 per year, and 49.2% of all expenses exceed the \$5,000 threshold.

The fourth to eighth columns correspond to the proportion of total expenditures that exceed the threshold, given the specified levels of plan coinsurance. For example, with a \$50,000 threshold and 30% plan coinsurance, Table 1 indicates that Medicare payments would equal 1.2% of total expenditures (Medicare would pay 70% of expenses that exceed the \$50,000 threshold).

For reference to the appropriate table in Appendix A, the average payment rate should be rounded to the closest \$25. For example, if the average payment rate is \$292.87, then Table 5 in Appendix A corresponding to \$300 per month should be used. The next step involves the plan coinsurance rate (i.e., the proportion of expenses above the reinsurance threshold that is the responsibility of the health plan). Assume that the plan coinsurance rate equals 30%, and that HCFA desires to provide reinsurance coverage equal to 2% of the AAPCC. As seen in Table 5 of Appendix A, the proportion of expenses that exceed a \$60,000 threshold with 30% coinsurance is approximately 2.07%. Similarly, the proportion of expenses that exceed a \$61,000 threshold with 30% coinsurance is 1.99%. If the average payment rate was rounded up (as in the example), then the lower threshold should be used (the higher threshold should be used if the average payment rate was rounded down). Therefore, in this example, a reinsurance threshold of \$60,000 should be established to provide reinsurance coverage of 2% of the AAPCC.

As a second example, for a plan coinsurance rate of 50%, reinsurance coverage of 4% (of total expenditures), and an average payment rate of \$328.52 per month, the reinsurance threshold should be \$41,000 (see Table 6 in Appendix A). For thresholds above \$70,000, the values in the tables in Appendix A can be interpolated.

Please contact us if you have any questions or if you would like to see the results of some additional tabulations.

Table 1
Summary of 1995 AAPCCs for Counties with
High Enrollment in Medicare Risk Contracts

County	State	City	1995 AAPCC		
			Part A	Part B	Total
Kings	NY	New York	\$453.64	\$193.24	\$646.88
Philadelphia	PA	Philadelphia	\$422.51	\$203.30	\$625.81
Dade	FL	Miami	\$315.00	\$300.57	\$615.57
Queens	NY	New York	\$414.97	\$177.92	\$592.89
Los Angeles	CA	Los Angeles	\$340.59	\$218.17	\$558.76
Broward	FL	Miami	\$298.88	\$245.14	\$544.02
Orange	CA	Los Angeles	\$310.31	\$212.81	\$523.12
Nassau	NY	New York	\$341.80	\$173.13	\$514.93
Cook	IL	Chicago	\$332.68	\$152.58	\$485.26
Middlesex	MA	Boston	\$321.49	\$158.84	\$480.33
Suffolk	NY	New York	\$312.20	\$165.63	\$477.83
Cuyahoga	OH	Cleveland	\$312.03	\$162.42	\$474.45
Palm Beach	FL	Miami	\$245.66	\$227.75	\$473.41
San Francisco	CA	San Francisco	\$308.37	\$158.66	\$467.03
San Bernardino	CA	Los Angeles	\$294.38	\$172.54	\$466.92
Montgomery	PA	Philadelphia	\$291.11	\$173.93	\$465.04
Riverside	CA	Los Angeles	\$276.36	\$187.64	\$464.00
Clark	NV	Las Vegas	\$274.33	\$188.50	\$462.83
San Diego	CA	San Diego	\$277.67	\$181.14	\$458.81
Worcester	MA	Worcester	\$311.07	\$142.02	\$453.09
Ventura	CA	Los Angeles	\$256.56	\$187.11	\$443.67
Maricopa	AZ	Phoenix	\$264.02	\$176.62	\$440.64
Pasco	FL	Tampa	\$252.94	\$185.86	\$438.80
Denver	CO	Denver	\$289.39	\$146.24	\$435.63
Orange	FL	Orlando	\$252.35	\$181.15	\$433.50
Hillsborough	FL	Tampa	\$243.91	\$170.13	\$414.04
Pinellas	FL	Tampa	\$238.35	\$171.73	\$410.08
Bexar	TX	San Antonio	\$249.22	\$155.15	\$404.37
Pima	AZ	Tucson	\$236.30	\$163.51	\$399.81
San Mateo	CA	San Francisco	\$251.55	\$146.18	\$397.73
Ramsey	MN	Minneapolis-St Paul	\$257.80	\$122.02	\$379.82
King	WA	Seattle	\$237.32	\$139.77	\$377.09
Washington	OR	Portland	\$251.87	\$122.95	\$374.82
Multnomah	OR	Portland	\$250.07	\$123.28	\$373.35
Volusia	FL	Daytona Beach	\$210.78	\$154.20	\$364.98
Snohomish	WA	Seattle	\$225.88	\$138.40	\$364.28
Hennepin	MN	Minneapolis-St. Paul	\$236.28	\$126.57	\$362.85
Honolulu	HI	Honolulu	\$226.86	\$126.03	\$352.89
Bernalillo	NM	Albuquerque	\$204.86	\$147.52	\$352.38
Clackamas	OR	Portland	\$229.51	\$120.94	\$350.45

Table 2
Sample of 1995 AAPCCs for Aged Eligibles
for Counties with low AAPCCs

<u>County</u>	<u>State</u>	<u>Part A</u>	<u>Part B</u>	<u>Total</u>
Banner	Nebraska	\$89.30	\$91.28	\$180.58
Harding	New Mexico	\$119.92	\$76.60	\$196.52
Costilla	Colorado	\$113.10	\$91.80	\$204.90
Chippewa	Minnesota	\$143.37	\$67.81	\$211.18
Laurens	South Carolina	\$150.52	\$71.33	\$221.85
Searcy	Arkansas	\$137.19	\$86.58	\$223.77
Mercer	Missouri	\$140.16	\$84.55	\$224.71
Butte	South Dakota	\$137.62	\$87.62	\$225.24
Garfield	Montana	\$134.80	\$90.71	\$225.51
Greenwood	South Carolina	\$154.55	\$72.50	\$227.05
Wadena	Minnesota	\$153.31	\$77.90	\$231.21
Pendleton	West Virginia	\$144.82	\$87.54	\$232.36
Bosque	Texas	\$145.79	\$89.06	\$234.85
Pierce	North Dakota	\$150.72	\$86.12	\$236.84
Pittsburg	Oklahoma	\$134.37	\$103.64	\$238.01
Brewster	Texas	\$144.15	\$95.06	\$239.21
Lewis	Missouri	\$151.96	\$88.20	\$240.16
Fulton	Arkansas	\$151.40	\$90.59	\$241.99
Nome	Alaska	\$186.74	\$57.22	\$243.96
Sheridan	Wyoming	\$154.35	\$90.05	\$244.40
Madison	Arkansas	\$163.77	\$81.31	\$245.08
Ashland	Wisconsin	\$163.55	\$83.38	\$246.93
Benson	North Dakota	\$158.96	\$88.41	\$247.37
Sierra	New Mexico	\$151.74	\$99.28	\$251.02
Charlotte	Virginia	\$167.12	\$85.02	\$252.14
Chowan	North Carolina	\$164.09	\$89.89	\$253.98
Oktibbeha	Mississippi	\$166.65	\$92.98	\$259.63
Van Wert	Ohio	\$164.98	\$96.56	\$261.54
Caledonia	Vermont	\$172.90	\$91.97	\$264.87
Macon	Alabama	\$177.22	\$97.58	\$274.80

Table 3

Percentage of Total Expenditures that Exceed Selected Thresholds by Level of AAPCC

Threshold	<u>AAPCC Payment per Person per Month</u>										
	<u>\$200</u>	<u>\$250</u>	<u>\$300</u>	<u>\$350</u>	<u>\$400</u>	<u>\$450</u>	<u>\$500</u>	<u>\$550</u>	<u>\$600</u>	<u>\$650</u>	<u>\$700</u>
\$5,000	49.22%	55.11%	59.64%	63.26%	66.21%	68.66%	70.72%	72.49%	74.02%	75.36%	76.55%
\$10,000	29.25	35.79	41.13	45.53	49.22	52.38	55.11	57.51	59.64	61.55	63.26
\$15,000	18.27	24.12	29.25	33.76	37.69	41.13	44.15	46.83	49.22	51.38	53.33
\$20,000	11.81	16.71	21.28	25.47	29.25	32.69	35.79	38.59	41.13	43.43	45.53
\$25,000	7.90	11.82	15.75	19.50	23.00	26.26	29.25	32.03	34.59	36.95	39.12
\$30,000	5.52	8.53	11.82	15.10	18.28	21.28	24.12	26.77	29.25	31.58	33.76
\$35,000	3.99	6.34	8.99	11.82	14.64	17.39	20.01	22.52	24.89	27.14	29.25
\$40,000	2.96	4.83	6.98	9.34	11.82	14.29	16.71	19.04	21.28	23.42	25.47
\$45,000	2.23	3.75	5.52	7.49	9.61	11.82	14.02	16.18	18.27	20.30	22.25
\$50,000	1.70	2.96	4.43	6.09	7.90	9.83	11.82	13.80	15.75	17.65	19.50
\$55,000	1.32	2.36	3.60	5.02	6.57	8.24	10.01	11.82	13.62	15.40	17.14
\$60,000	1.04	1.90	2.96	4.17	5.52	6.98	8.53	10.16	11.82	13.47	15.10
\$65,000	.82	1.54	2.45	3.50	4.68	5.96	7.33	8.78	10.28	11.82	13.43
\$70,000	.66	1.26	2.04	2.96	3.99	5.12	6.34	7.63	8.99	10.39	11.82
\$75,000	.53	1.04	1.70	2.51	3.43	4.43	5.52	6.68	7.90	9.18	10.49
\$80,000	.43	.86	1.44	2.15	2.96	3.86	4.83	5.88	6.98	8.14	9.34
\$85,000	.34	.72	1.22	1.84	2.56	3.37	4.25	5.19	6.19	7.25	8.35
\$90,000	.28	.60	1.04	1.58	2.23	2.96	3.75	4.61	5.52	6.48	7.49
\$95,000	.23	.50	.89	1.37	1.95	2.60	3.32	4.11	4.94	5.82	6.74
\$100,000	.19	.43	.76	1.19	1.70	2.30	2.96	3.67	4.43	5.24	6.09
\$105,000	.16	.36	.66	1.04	1.50	2.04	2.64	3.29	3.99	4.74	5.52
\$110,000	.14	.30	.57	.91	1.32	1.81	2.36	2.96	3.60	4.29	5.02
\$115,000	.12	.26	.49	.80	1.17	1.61	2.12	2.66	3.26	3.90	4.57
\$120,000	.10	.22	.43	.70	1.04	1.44	1.90	2.41	2.96	3.55	4.17
\$125,000	.08	.19	.37	.62	.93	1.29	1.70	2.18	2.69	3.24	3.82

Appendix A

Appendix Table: 1
 Year: 1995-1996
 Type of data: National (1992)
 Population: All eligibles
 Projection assumptions: AAPCC = \$200 per month
 Projection factor: 0.7136

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
5000	0.13049	0.49219	0.34453	0.29531	0.24609	0.19687	0.14766
10000	0.06900	0.29252	0.20476	0.17551	0.14626	0.11701	0.08775
15000	0.03953	0.18273	0.12791	0.10964	0.09136	0.07309	0.05482
20000	0.02397	0.11814	0.08270	0.07088	0.05907	0.04726	0.03544
21000	0.02167	0.10864	0.07605	0.06518	0.05432	0.04346	0.03259
22000	0.01962	0.10005	0.07004	0.06003	0.05003	0.04002	0.03002
23000	0.01766	0.09230	0.06461	0.05538	0.04615	0.03692	0.02769
24000	0.01597	0.08531	0.05972	0.05119	0.04266	0.03412	0.02559
25000	0.01438	0.07899	0.05530	0.04740	0.03950	0.03160	0.02370
26000	0.01300	0.07329	0.05130	0.04397	0.03664	0.02932	0.02199
27000	0.01183	0.06812	0.04768	0.04087	0.03406	0.02725	0.02044
28000	0.01080	0.06341	0.04439	0.03805	0.03171	0.02536	0.01902
29000	0.00981	0.05913	0.04139	0.03548	0.02957	0.02365	0.01774
30000	0.00903	0.05521	0.03864	0.03312	0.02760	0.02208	0.01656
31000	0.00828	0.05161	0.03617	0.03096	0.02580	0.02064	0.01548
32000	0.00759	0.04830	0.03381	0.02898	0.02415	0.01932	0.01449
33000	0.00696	0.04527	0.03169	0.02716	0.02263	0.01811	0.01358
34000	0.00643	0.04249	0.02974	0.02549	0.02124	0.01699	0.01275
35000	0.00595	0.03991	0.02794	0.02395	0.01995	0.01596	0.01197
36000	0.00551	0.03753	0.02627	0.02252	0.01876	0.01501	0.01126
37000	0.00514	0.03530	0.02471	0.02118	0.01765	0.01412	0.01059
38000	0.00475	0.03324	0.02327	0.01994	0.01662	0.01329	0.00997
39000	0.00443	0.03133	0.02173	0.01880	0.01567	0.01253	0.00940
40000	0.00414	0.02955	0.02069	0.01773	0.01478	0.01182	0.00887
41000	0.00384	0.02789	0.01952	0.01673	0.01394	0.01116	0.00837
42000	0.00356	0.02634	0.01844	0.01581	0.01317	0.01054	0.00790
43000	0.00328	0.02492	0.01744	0.01495	0.01246	0.00997	0.00748
44000	0.00307	0.02359	0.01651	0.01416	0.01180	0.00944	0.00708
45000	0.00292	0.02234	0.01564	0.01340	0.01117	0.00894	0.00670
46000	0.00275	0.02116	0.01481	0.01269	0.01058	0.00846	0.00635
47000	0.00260	0.02004	0.01403	0.01202	0.01002	0.00802	0.00601
48000	0.00248	0.01898	0.01329	0.01139	0.00949	0.00759	0.00569
49000	0.00232	0.01798	0.01259	0.01079	0.00899	0.00719	0.00539
50000	0.00219	0.01704	0.01193	0.01022	0.00852	0.00682	0.00511
51000	0.00201	0.01617	0.01132	0.00970	0.00808	0.00647	0.00485
52000	0.00189	0.01535	0.01075	0.00921	0.00768	0.00614	0.00461
53000	0.00178	0.01459	0.01021	0.00876	0.00730	0.00584	0.00438
54000	0.00166	0.01388	0.00971	0.00833	0.00694	0.00555	0.00416
55000	0.00154	0.01321	0.00925	0.00793	0.00661	0.00529	0.00396
56000	0.00147	0.01259	0.00881	0.00755	0.00629	0.00503	0.00378
57000	0.00138	0.01199	0.00839	0.00719	0.00600	0.00480	0.00360
58000	0.00130	0.01143	0.00800	0.00686	0.00572	0.00457	0.00343
59000	0.00123	0.01090	0.00763	0.00654	0.00545	0.00436	0.00327
60000	0.00117	0.01040	0.00728	0.00624	0.00520	0.00416	0.00312

Appendix Table: 1 (cont'd)

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
61000	0.00111	0.00993	0.00695	0.00596	0.00496	0.00397	0.00298
62000	0.00106	0.00948	0.00663	0.00569	0.00474	0.00379	0.00284
63000	0.00102	0.00904	0.00633	0.00543	0.00452	0.00362	0.00271
64000	0.00097	0.00863	0.00604	0.00518	0.00431	0.00345	0.00259
65000	0.00093	0.00823	0.00576	0.00494	0.00412	0.00329	0.00247
66000	0.00087	0.00786	0.00550	0.00472	0.00393	0.00314	0.00236
67000	0.00083	0.00751	0.00525	0.00450	0.00375	0.00300	0.00225
68000	0.00080	0.00717	0.00502	0.00430	0.00358	0.00287	0.00215
69000	0.00074	0.00685	0.00479	0.00411	0.00342	0.00274	0.00205
70000	0.00068	0.00655	0.00458	0.00393	0.00327	0.00262	0.00196
75000	0.00055	0.00526	0.00368	0.00315	0.00263	0.00210	0.00158
80000	0.00043	0.00425	0.00297	0.00255	0.00212	0.00170	0.00127
85000	0.00035	0.00343	0.00240	0.00206	0.00171	0.00137	0.00103
90000	0.00027	0.00280	0.00196	0.00168	0.00140	0.00112	0.00084
95000	0.00021	0.00231	0.00162	0.00139	0.00116	0.00092	0.00069
100000	0.00018	0.00191	0.00133	0.00114	0.00095	0.00076	0.00057
105000	0.00013	0.00159	0.00111	0.00095	0.00080	0.00064	0.00048
110000	0.00010	0.00135	0.00095	0.00081	0.00068	0.00054	0.00041
115000	0.00009	0.00117	0.00082	0.00070	0.00058	0.00047	0.00035
120000	0.00008	0.00099	0.00069	0.00059	0.00050	0.00040	0.00030
125000	0.00007	0.00084	0.00059	0.00050	0.00042	0.00034	0.00025
130000	0.00006	0.00070	0.00049	0.00042	0.00035	0.00028	0.00021
135000	0.00006	0.00058	0.00041	0.00035	0.00029	0.00023	0.00017
140000	0.00004	0.00047	0.00033	0.00028	0.00024	0.00019	0.00014
145000	0.00004	0.00039	0.00027	0.00023	0.00019	0.00015	0.00012
150000	0.00003	0.00031	0.00022	0.00019	0.00016	0.00012	0.00009
160000	0.00001	0.00022	0.00015	0.00013	0.00011	0.00009	0.00007
170000	0.00001	0.00016	0.00011	0.00009	0.00008	0.00006	0.00005
180000	0.00001	0.00010	0.00007	0.00006	0.00005	0.00004	0.00003
190000	0.00001	0.00006	0.00004	0.00004	0.00003	0.00003	0.00002
200000	0.00000	0.00005	0.00004	0.00003	0.00003	0.00002	0.00002
210000	0.00000	0.00004	0.00003	0.00002	0.00002	0.00002	0.00001
220000	0.00000	0.00003	0.00002	0.00002	0.00001	0.00001	0.00001
230000	0.00000	0.00001	0.00001	0.00001	0.00001	0.00001	0.00000
240000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
250000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
275000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
300000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
325000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
350000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
375000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
400000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
425000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
450000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
475000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
500000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

Appendix Table: 2
 Year: 1995-1996
 Type of data: National (1992)
 Population: All eligibles
 Projection assumptions: AAPCC \$225 per month
 Projection factor: 0.8029

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
5000	0.14235	0.52376	0.36664	0.31426	0.26188	0.20951	0.15713
10000	0.07939	0.32690	0.22883	0.19614	0.16345	0.13076	0.09807
15000	0.04731	0.21283	0.14898	0.12770	0.10642	0.08513	0.06385
20000	0.02979	0.14291	0.10004	0.08575	0.07145	0.05716	0.04287
21000	0.02730	0.13235	0.09264	0.07941	0.06617	0.05294	0.03970
22000	0.02493	0.12268	0.08588	0.07361	0.06134	0.04907	0.03681
23000	0.02292	0.11382	0.07967	0.06829	0.05691	0.04553	0.03415
24000	0.02093	0.10571	0.07400	0.06343	0.05285	0.04228	0.03171
25000	0.01915	0.09828	0.06880	0.05897	0.04914	0.03931	0.02948
26000	0.01744	0.09151	0.06405	0.05490	0.04575	0.03660	0.02745
27000	0.01597	0.08533	0.05973	0.05120	0.04266	0.03413	0.02560
28000	0.01454	0.07968	0.05578	0.04781	0.03984	0.03187	0.02390
29000	0.01332	0.07452	0.05217	0.04471	0.03726	0.02981	0.02236
30000	0.01223	0.06981	0.04887	0.04188	0.03490	0.02792	0.02094
31000	0.01124	0.06547	0.04583	0.03928	0.03273	0.02619	0.01964
32000	0.01033	0.06147	0.04303	0.03688	0.03074	0.02459	0.01844
33000	0.00955	0.05780	0.04046	0.03468	0.02890	0.02312	0.01734
34000	0.00886	0.05439	0.03807	0.03264	0.02720	0.02176	0.01632
35000	0.00822	0.05124	0.03587	0.03074	0.02562	0.02049	0.01537
36000	0.00759	0.04831	0.03382	0.02898	0.02415	0.01932	0.01449
37000	0.00702	0.04560	0.03192	0.02736	0.02280	0.01824	0.01368
38000	0.00654	0.04310	0.03017	0.02586	0.02155	0.01724	0.01293
39000	0.00610	0.04076	0.02853	0.02445	0.02038	0.01630	0.01223
40000	0.00570	0.03857	0.02700	0.02314	0.01929	0.01543	0.01157
41000	0.00536	0.03653	0.02557	0.02192	0.01826	0.01461	0.01096
42000	0.00503	0.03461	0.02422	0.02076	0.01730	0.01384	0.01038
43000	0.00465	0.03281	0.02297	0.01969	0.01641	0.01312	0.00984
44000	0.00438	0.03114	0.02180	0.01868	0.01557	0.01245	0.00934
45000	0.00414	0.02956	0.02069	0.01774	0.01478	0.01182	0.00887
46000	0.00387	0.02808	0.01965	0.01685	0.01404	0.01123	0.00842
47000	0.00364	0.02668	0.01868	0.01601	0.01334	0.01067	0.00801
48000	0.00337	0.02539	0.01777	0.01523	0.01269	0.01016	0.00762
49000	0.00317	0.02418	0.01692	0.01451	0.01209	0.00967	0.00725
50000	0.00302	0.02303	0.01612	0.01382	0.01152	0.00921	0.00691
51000	0.00286	0.02194	0.01536	0.01317	0.01097	0.00878	0.00658
52000	0.00272	0.02091	0.01464	0.01255	0.01045	0.00836	0.00627
53000	0.00259	0.01993	0.01395	0.01196	0.00996	0.00797	0.00598
54000	0.00248	0.01899	0.01329	0.01139	0.00949	0.00760	0.00570
55000	0.00234	0.01810	0.01267	0.01086	0.00905	0.00724	0.00543
56000	0.00223	0.01725	0.01207	0.01035	0.00862	0.00690	0.00517
57000	0.00207	0.01645	0.01152	0.00987	0.00823	0.00658	0.00494
58000	0.00194	0.01571	0.01100	0.00943	0.00786	0.00629	0.00471
59000	0.00182	0.01501	0.01051	0.00901	0.00751	0.00601	0.00450
60000	0.00175	0.01435	0.01005	0.00861	0.00718	0.00574	0.00431

Appendix Table: 2 (cont'd)

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
61000	0.00162	0.01373	0.00961	0.00824	0.00686	0.00549	0.00412
62000	0.00154	0.01315	0.00920	0.00789	0.00657	0.00526	0.00394
63000	0.00147	0.01259	0.00881	0.00755	0.00629	0.00504	0.00378
64000	0.00139	0.01206	0.00844	0.00724	0.00603	0.00482	0.00362
65000	0.00133	0.01156	0.00809	0.00693	0.00578	0.00462	0.00347
66000	0.00126	0.01108	0.00775	0.00665	0.00554	0.00443	0.00332
67000	0.00119	0.01062	0.00744	0.00637	0.00531	0.00425	0.00319
68000	0.00115	0.01019	0.00713	0.00611	0.00510	0.00408	0.00306
69000	0.00109	0.00978	0.00684	0.00587	0.00489	0.00391	0.00293
70000	0.00105	0.00938	0.00657	0.00563	0.00469	0.00375	0.00281
75000	0.00084	0.00763	0.00534	0.00458	0.00381	0.00305	0.00229
80000	0.00065	0.00624	0.00437	0.00374	0.00312	0.00250	0.00187
85000	0.00053	0.00513	0.00359	0.00308	0.00257	0.00205	0.00154
90000	0.00043	0.00425	0.00297	0.00255	0.00212	0.00170	0.00127
95000	0.00036	0.00351	0.00246	0.00211	0.00176	0.00140	0.00105
100000	0.00028	0.00293	0.00205	0.00176	0.00146	0.00117	0.00088
105000	0.00023	0.00247	0.00173	0.00148	0.00123	0.00099	0.00074
110000	0.00020	0.00208	0.00146	0.00125	0.00104	0.00083	0.00062
115000	0.00015	0.00175	0.00123	0.00105	0.00088	0.00070	0.00053
120000	0.00011	0.00151	0.00105	0.00090	0.00075	0.00060	0.00045
125000	0.00009	0.00131	0.00092	0.00079	0.00066	0.00052	0.00039
130000	0.00009	0.00115	0.00080	0.00069	0.00057	0.00046	0.00034
135000	0.00008	0.00099	0.00069	0.00059	0.00050	0.00040	0.00030
140000	0.00007	0.00085	0.00060	0.00051	0.00043	0.00034	0.00026
145000	0.00006	0.00073	0.00051	0.00044	0.00037	0.00029	0.00022
150000	0.00006	0.00062	0.00043	0.00037	0.00031	0.00025	0.00019
160000	0.00004	0.00043	0.00030	0.00026	0.00022	0.00017	0.00013
170000	0.00002	0.00030	0.00021	0.00018	0.00015	0.00012	0.00009
180000	0.00001	0.00022	0.00015	0.00013	0.00011	0.00009	0.00007
190000	0.00001	0.00016	0.00011	0.00010	0.00008	0.00007	0.00005
200000	0.00001	0.00011	0.00008	0.00007	0.00006	0.00004	0.00003
210000	0.00001	0.00007	0.00005	0.00004	0.00004	0.00003	0.00002
220000	0.00000	0.00006	0.00004	0.00003	0.00003	0.00002	0.00002
230000	0.00000	0.00005	0.00003	0.00003	0.00002	0.00002	0.00001
240000	0.00000	0.00003	0.00002	0.00002	0.00002	0.00001	0.00001
250000	0.00000	0.00002	0.00002	0.00001	0.00001	0.00001	0.00001
275000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
300000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
325000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
350000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
375000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
400000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
425000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
450000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
475000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
500000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

Appendix Table: 3
 Year: 1995-1996
 Type of data: National (1992)
 Population: All eligibles
 Projection assumptions: AAPCC = \$250 per month
 Projection factor: 0.8921

Threshold	% of		% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
	Persons Exceeding Threshold	Dollars Exceeding Threshold	30%	40%	50%	60%	70%
5000	0.15347	0.55112	0.38579	0.33067	0.27556	0.22045	0.16534
10000	0.08829	0.35793	0.25055	0.21476	0.17897	0.14317	0.10738
15000	0.05496	0.24116	0.16881	0.14470	0.12058	0.09646	0.07235
20000	0.03575	0.16710	0.11697	0.10026	0.08355	0.06684	0.05013
21000	0.03291	0.15566	0.10896	0.09339	0.07783	0.06226	0.04670
22000	0.03030	0.14513	0.10159	0.08708	0.07257	0.05805	0.04354
23000	0.02801	0.13542	0.09479	0.08125	0.06771	0.05417	0.04063
24000	0.02585	0.12644	0.08851	0.07587	0.06322	0.05058	0.03793
25000	0.02397	0.11816	0.08271	0.07090	0.05908	0.04726	0.03545
26000	0.02209	0.11048	0.07734	0.06629	0.05524	0.04419	0.03314
27000	0.02042	0.10341	0.07239	0.06205	0.05170	0.04136	0.03102
28000	0.01878	0.09687	0.06781	0.05812	0.04844	0.03875	0.02906
29000	0.01730	0.09086	0.06360	0.05452	0.04543	0.03634	0.02726
30000	0.01597	0.08533	0.05973	0.05120	0.04266	0.03413	0.02560
31000	0.01469	0.08022	0.05616	0.04813	0.04011	0.03209	0.02407
32000	0.01358	0.07552	0.05286	0.04531	0.03776	0.03021	0.02266
33000	0.01252	0.07118	0.04983	0.04271	0.03559	0.02847	0.02135
34000	0.01159	0.06716	0.04701	0.04030	0.03358	0.02686	0.02015
35000	0.01080	0.06343	0.04440	0.03806	0.03171	0.02537	0.01903
36000	0.00995	0.05997	0.04198	0.03598	0.02998	0.02399	0.01799
37000	0.00933	0.05675	0.03973	0.03405	0.02838	0.02270	0.01703
38000	0.00870	0.05374	0.03762	0.03224	0.02687	0.02150	0.01612
39000	0.00818	0.05093	0.03555	0.03056	0.02547	0.02037	0.01528
40000	0.00759	0.04831	0.03381	0.02898	0.02415	0.01932	0.01449
41000	0.00711	0.04586	0.03210	0.02752	0.02293	0.01834	0.01376
42000	0.00661	0.04358	0.03051	0.02615	0.02179	0.01743	0.01308
43000	0.00623	0.04144	0.02901	0.02486	0.02072	0.01658	0.01243
44000	0.00587	0.03943	0.02760	0.02366	0.01971	0.01577	0.01183
45000	0.00551	0.03753	0.02627	0.02252	0.01877	0.01501	0.01126
46000	0.00522	0.03574	0.02502	0.02145	0.01787	0.01430	0.01072
47000	0.00492	0.03405	0.02384	0.02043	0.01703	0.01362	0.01022
48000	0.00459	0.03247	0.02273	0.01948	0.01623	0.01299	0.00974
49000	0.00435	0.03097	0.02168	0.01858	0.01549	0.01239	0.00929
50000	0.00414	0.02956	0.02069	0.01773	0.01478	0.01182	0.00887
51000	0.00389	0.02822	0.01975	0.01693	0.01411	0.01129	0.00847
52000	0.00369	0.02695	0.01887	0.01617	0.01348	0.01078	0.00809
53000	0.00345	0.02577	0.01804	0.01546	0.01288	0.01031	0.00773
54000	0.00325	0.02465	0.01726	0.01479	0.01233	0.00986	0.00740
55000	0.00308	0.02360	0.01652	0.01416	0.01180	0.00944	0.00708
56000	0.00298	0.02259	0.01581	0.01355	0.01129	0.00904	0.00678
57000	0.00281	0.02163	0.01514	0.01298	0.01081	0.00865	0.00649
58000	0.00269	0.02071	0.01450	0.01242	0.01035	0.00828	0.00621
59000	0.00258	0.01983	0.01388	0.01190	0.00992	0.00793	0.00595
60000	0.00248	0.01899	0.01329	0.01139	0.00949	0.00760	0.00570

Appendix Table: 3 (cont'd)

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
61000	0.00235	0.01818	0.01273	0.01091	0.00909	0.00727	0.00545
62000	0.00226	0.01742	0.01219	0.01045	0.00871	0.00697	0.00522
63000	0.00210	0.01669	0.01168	0.01001	0.00834	0.00667	0.00501
64000	0.00199	0.01600	0.01120	0.00960	0.00800	0.00640	0.00480
65000	0.00189	0.01536	0.01075	0.00921	0.00768	0.00614	0.00461
66000	0.00179	0.01475	0.01032	0.00885	0.00737	0.00590	0.00442
67000	0.00170	0.01416	0.00991	0.00850	0.00708	0.00566	0.00425
68000	0.00159	0.01361	0.00953	0.00816	0.00680	0.00544	0.00408
69000	0.00154	0.01309	0.00916	0.00785	0.00654	0.00524	0.00393
70000	0.00147	0.01259	0.00881	0.00755	0.00629	0.00504	0.00378
75000	0.00117	0.01040	0.00728	0.00624	0.00520	0.00416	0.00312
80000	0.00097	0.00863	0.00604	0.00518	0.00432	0.00345	0.00259
85000	0.00080	0.00717	0.00502	0.00430	0.00359	0.00287	0.00215
90000	0.00064	0.00600	0.00420	0.00360	0.00300	0.00240	0.00180
95000	0.00052	0.00504	0.00353	0.00302	0.00252	0.00201	0.00151
100000	0.00043	0.00425	0.00297	0.00255	0.00212	0.00170	0.00127
105000	0.00037	0.00358	0.00250	0.00215	0.00179	0.00143	0.00107
110000	0.00029	0.00303	0.00212	0.00182	0.00152	0.00121	0.00091
115000	0.00024	0.00259	0.00182	0.00156	0.00130	0.00104	0.00078
120000	0.00020	0.00223	0.00156	0.00134	0.00111	0.00089	0.00067
125000	0.00018	0.00191	0.00134	0.00114	0.00095	0.00076	0.00057
130000	0.00013	0.00165	0.00115	0.00099	0.00082	0.00066	0.00049
135000	0.00011	0.00144	0.00101	0.00087	0.00072	0.00058	0.00043
140000	0.00009	0.00128	0.00089	0.00077	0.00064	0.00051	0.00038
145000	0.00009	0.00113	0.00079	0.00068	0.00057	0.00045	0.00034
150000	0.00008	0.00099	0.00069	0.00059	0.00050	0.00040	0.00030
160000	0.00007	0.00076	0.00053	0.00045	0.00038	0.00030	0.00023
170000	0.00006	0.00056	0.00039	0.00033	0.00028	0.00022	0.00017
180000	0.00004	0.00040	0.00028	0.00024	0.00020	0.00016	0.00012
190000	0.00002	0.00029	0.00020	0.00017	0.00015	0.00012	0.00009
200000	0.00001	0.00022	0.00015	0.00013	0.00011	0.00009	0.00007
210000	0.00001	0.00017	0.00012	0.00010	0.00008	0.00007	0.00005
220000	0.00001	0.00012	0.00008	0.00007	0.00006	0.00005	0.00004
230000	0.00001	0.00008	0.00006	0.00005	0.00004	0.00003	0.00002
240000	0.00000	0.00006	0.00004	0.00004	0.00003	0.00002	0.00002
250000	0.00000	0.00005	0.00004	0.00003	0.00003	0.00002	0.00002
275000	0.00000	0.00003	0.00002	0.00002	0.00001	0.00001	0.00001
300000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
325000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
350000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
375000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
400000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
425000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
450000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
475000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
500000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

Appendix Table: 4
 Year: 1995-1996
 Type of data: National (1992)
 Population: All eligibles
 Projection assumptions: AAPCC \$275 per month
 Projection factor: 0.9813

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
5000	0.16378	0.57514	0.40260	0.34509	0.28757	0.23006	0.17254
10000	0.09661	0.38592	0.27014	0.23155	0.19296	0.15437	0.11578
15000	0.06219	0.26774	0.18742	0.16065	0.13387	0.10710	0.08032
20000	0.04153	0.19042	0.13330	0.11425	0.09521	0.07617	0.05713
21000	0.03843	0.17832	0.12483	0.10699	0.08916	0.07133	0.05350
22000	0.03575	0.16710	0.11697	0.10026	0.08355	0.06684	0.05013
23000	0.03316	0.15665	0.10966	0.09399	0.07833	0.06266	0.04700
24000	0.03068	0.14698	0.10288	0.08819	0.07349	0.05879	0.04409
25000	0.02863	0.13799	0.09659	0.08279	0.06899	0.05519	0.04140
26000	0.02661	0.12962	0.09073	0.07777	0.06481	0.05185	0.03889
27000	0.02472	0.12184	0.08529	0.07311	0.06092	0.04874	0.03655
28000	0.02308	0.11459	0.08021	0.06875	0.05730	0.04584	0.03438
29000	0.02147	0.10784	0.07549	0.06471	0.05392	0.04314	0.03235
30000	0.01998	0.10157	0.07110	0.06094	0.05079	0.04063	0.03047
31000	0.01848	0.09574	0.06702	0.05745	0.04787	0.03830	0.02872
32000	0.01717	0.09034	0.06324	0.05420	0.04517	0.03613	0.02710
33000	0.01597	0.08533	0.05973	0.05120	0.04266	0.03413	0.02560
34000	0.01478	0.08067	0.05647	0.04840	0.04033	0.03227	0.02420
35000	0.01379	0.07635	0.05344	0.04581	0.03817	0.03054	0.02290
36000	0.01276	0.07233	0.05063	0.04340	0.03616	0.02893	0.02170
37000	0.01193	0.06858	0.04801	0.04115	0.03429	0.02743	0.02057
38000	0.01117	0.06509	0.04556	0.03905	0.03254	0.02604	0.01953
39000	0.01 44	0.06182	0.04327	0.03709	0.03091	0.02473	0.01855
40000	0.00975	0.05877	0.04114	0.03526	0.02939	0.02351	0.01763
41000	0.00918	0.05591	0.03914	0.03355	0.02795	0.02236	0.01677
42000	0.00860	0.05321	0.03725	0.03193	0.02661	0.02129	0.01596
43000	0.00810	0.05068	0.03548	0.03041	0.02534	0.02027	0.01521
44000	0.00759	0.04831	0.03381	0.02898	0.02415	0.01932	0.01449
45000	0.00715	0.04608	0.03225	0.02765	0.02304	0.01843	0.01382
46000	0.00668	0.04399	0.03079	0.02639	0.02199	0.01759	0.01320
47000	0.00635	0.04201	0.02941	0.02521	0.02101	0.01680	0.01260
48000	0.00600	0.04014	0.02810	0.02409	0.02007	0.01606	0.01204
49000	0.00565	0.03838	0.02686	0.02303	0.01919	0.01535	0.01151
50000	0.00539	0.03671	0.02570	0.02202	0.01835	0.01468	0.01101
51000	0.00512	0.03512	0.02458	0.02107	0.01756	0.01405	0.01054
52000	0.00485	0.03361	0.02353	0.02016	0.01680	0.01344	0.01008
53000	0.00454	0.03219	0.02253	0.01931	0.01610	0.01288	0.00966
54000	0.00432	0.03084	0.02159	0.01851	0.01542	0.01234	0.00925
55000	0.00414	0.02956	0.02069	0.01773	0.01478	0.01182	0.00887
56000	0.00390	0.02834	0.01983	0.01700	0.01417	0.01133	0.00850
57000	0.00373	0.02718	0.01903	0.01631	0.01359	0.01087	0.00815
58000	0.00350	0.02608	0.01826	0.01565	0.01304	0.01043	0.00782
59000	0.00331	0.02505	0.01753	0.01503	0.01252	0.01002	0.00751
60000	0.00316	0.02407	0.01685	0.01444	0.01203	0.00963	0.00722

Appendix Table: 4 (cont'd)

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
61000	0.00303	0.02314	0.01619	0.01388	0.01157	0.00925	0.00694
62000	0.00291	0.02223	0.01556	0.01334	0.01112	0.00889	0.00667
63000	0.00278	0.02137	0.01496	0.01282	0.01069	0.00855	0.00641
64000	0.00266	0.02055	0.01438	0.01233	0.01027	0.00822	0.00616
65000	0.00257	0.01975	0.01383	0.01185	0.00988	0.00790	0.00593
66000	0.00248	0.01899	0.01329	0.01139	0.00949	0.00760	0.00570
67000	0.00236	0.01825	0.01278	0.01095	0.00913	0.00730	0.00548
68000	0.00226	0.01755	0.01229	0.01053	0.00878	0.00702	0.00527
69000	0.00216	0.01688	0.01181	0.01013	0.00844	0.00675	0.00506
70000	0.00203	0.01625	0.01137	0.00975	0.00812	0.00650	0.00487
75000	0.00158	0.01351	0.00946	0.00811	0.00676	0.00540	0.00405
80000	0.00129	0.01134	0.00794	0.00680	0.00567	0.00453	0.00340
85000	0.00107	0.00956	0.00669	0.00574	0.00478	0.00382	0.00287
90000	0.00090	0.00806	0.00564	0.00484	0.00403	0.00323	0.00242
95000	0.00074	0.00682	0.00477	0.00409	0.00341	0.00273	0.00205
100000	0.00062	0.00581	0.00407	0.00349	0.00290	0.00232	0.00174
105000	0.00052	0.00496	0.00347	0.00297	0.00248	0.00198	0.00149
110000	0.00043	0.00425	0.00297	0.00255	0.00212	0.00170	0.00127
115000	0.00038	0.00363	0.00254	0.00218	0.00182	0.00145	0.00109
120000	0.00030	0.00312	0.00219	0.00187	0.00156	0.00125	0.00094
125000	0.00025	0.00271	0.00189	0.00162	0.00135	0.00108	0.00081
130000	0.00022	0.00235	0.00165	0.00141	0.00118	0.00094	0.00071
135000	0.00019	0.00205	0.00143	0.00123	0.00102	0.00082	0.00061
140000	0.00016	0.00178	0.00124	0.00107	0.00089	0.00071	0.00053
145000	0.00013	0.00157	0.00110	0.00094	0.00078	0.00063	0.00047
150000	0.00011	0.00139	0.00098	0.00084	0.00070	0.00056	0.00042
160000	0.00009	0.00112	0.00078	0.00067	0.00056	0.00045	0.00034
170000	0.00007	0.00088	0.00061	0.00053	0.00044	0.00035	0.00026
180000	0.00006	0.00068	0.00047	0.00041	0.00034	0.00027	0.00020
190000	0.00005	0.00051	0.00036	0.00031	0.00025	0.00020	0.00015
200000	0.00004	0.00038	0.00027	0.00023	0.00019	0.00015	0.00011
210000	0.00002	0.00028	0.00020	0.00017	0.00014	0.00011	0.00009
220000	0.00001	0.00022	0.00015	0.00013	0.00011	0.00009	0.00007
230000	0.00001	0.00017	0.00012	0.00010	0.00009	0.00007	0.00005
240000	0.00001	0.00013	0.00009	0.00008	0.00006	0.00005	0.00004
250000	0.00001	0.00009	0.00006	0.00005	0.00005	0.00004	0.00003
275000	0.00000	0.00005	0.00004	0.00003	0.00003	0.00002	0.00002
300000	0.00000	0.00003	0.00002	0.00002	0.00001	0.00001	0.00001
325000	0.00000	0.00001	0.00000	0.00000	0.00000	0.00000	0.00000
350000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
375000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
400000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
425000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
450000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
475000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
500000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

Appendix Table: 5
 Year: 1995-1996
 Type of data: National (1992)
 Population: All eligibles
 Projection assumptions: AAPCC = \$300 per month
 Projection factor: 1.0705

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
5000	0.17358	0.59643	0.41750	0.35786	0.29822	0.23857	0.17893
10000	0.10443	0.41128	0.28789	0.24677	0.20564	0.16451	0.12338
15000	0.06901	0.29254	0.20478	0.17553	0.14627	0.11702	0.08776
20000	0.04731	0.21282	0.14898	0.12769	0.10641	0.08513	0.06385
21000	0.04399	0.20014	0.14010	0.12009	0.10007	0.08006	0.06004
22000	0.04092	0.18834	0.13184	0.11300	0.09417	0.07534	0.05650
23000	0.03817	0.17735	0.12415	0.10641	0.08868	0.07094	0.05321
24000	0.03575	0.16710	0.11697	0.10026	0.08355	0.06684	0.05013
25000	0.03338	0.15749	0.11024	0.09450	0.07875	0.06300	0.04725
26000	0.03111	0.14854	0.10397	0.08912	0.07427	0.05941	0.04456
27000	0.02914	0.14018	0.09812	0.08411	0.07009	0.05607	0.04205
28000	0.02730	0.13234	0.09264	0.07940	0.06617	0.05294	0.03970
29000	0.02550	0.12501	0.08751	0.07501	0.06251	0.05001	0.03750
30000	0.02397	0.11816	0.08271	0.07089	0.05908	0.04726	0.03545
31000	0.02242	0.11172	0.07820	0.06703	0.05586	0.04469	0.03351
32000	0.02093	0.10570	0.07399	0.06342	0.05285	0.04228	0.03171
33000	0.01962	0.10007	0.07005	0.06004	0.05004	0.04003	0.03002
34000	0.01831	0.09481	0.06637	0.05689	0.04741	0.03792	0.02844
35000	0.01707	0.08990	0.06293	0.05394	0.04495	0.03596	0.02697
36000	0.01597	0.08533	0.05973	0.05120	0.04266	0.03413	0.02560
37000	0.01488	0.08104	0.05673	0.04862	0.04052	0.03242	0.02431
38000	0.01393	0.07704	0.05393	0.04623	0.03852	0.03082	0.02311
39000	0.01300	0.07330	0.05131	0.04398	0.03665	0.02932	0.02199
40000	0.01223	0.06980	0.04886	0.04188	0.03490	0.02792	0.02094
41000	0.01145	0.06652	0.04656	0.03991	0.03326	0.02661	0.01995
42000	0.01080	0.06342	0.04440	0.03805	0.03171	0.02537	0.01903
43000	0.01009	0.06052	0.04237	0.03631	0.03026	0.02421	0.01816
44000	0.00955	0.05780	0.04046	0.03468	0.02890	0.02312	0.01734
45000	0.00903	0.05522	0.03865	0.03313	0.02761	0.02209	0.01657
46000	0.00851	0.05278	0.03695	0.03167	0.02639	0.02111	0.01583
47000	0.00806	0.05048	0.03534	0.03029	0.02524	0.02019	0.01514
48000	0.00759	0.04831	0.03381	0.02898	0.02415	0.01932	0.01449
49000	0.00719	0.04626	0.03238	0.02775	0.02313	0.01850	0.01388
50000	0.00675	0.04432	0.03103	0.02659	0.02216	0.01773	0.01330
51000	0.00643	0.04249	0.02975	0.02550	0.02125	0.01700	0.01275
52000	0.00610	0.04075	0.02853	0.02445	0.02038	0.01630	0.01223
53000	0.00580	0.03910	0.02737	0.02346	0.01955	0.01564	0.01173
54000	0.00551	0.03753	0.02627	0.02252	0.01877	0.01501	0.01126
55000	0.00527	0.03603	0.02522	0.02162	0.01802	0.01441	0.01081
56000	0.00503	0.03460	0.02422	0.02076	0.01730	0.01384	0.01038
57000	0.00476	0.03324	0.02327	0.01995	0.01662	0.01330	0.00997
58000	0.00453	0.03196	0.02237	0.01918	0.01598	0.01278	0.00959
59000	0.00430	0.03073	0.02151	0.01844	0.01537	0.01229	0.00922
60000	0.00414	0.02956	0.02069	0.01773	0.01478	0.01182	0.00887

Appendix Table: 5 (cont'd)

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
61000	0.00392	0.02843	0.01990	0.01706	0.01422	0.01137	0.00853
62000	0.00375	0.02737	0.01916	0.01642	0.01368	0.01095	0.00821
63000	0.00356	0.02635	0.01844	0.01581	0.01317	0.01054	0.00790
64000	0.00337	0.02539	0.01777	0.01523	0.01269	0.01015	0.00762
65000	0.00323	0.02447	0.01713	0.01468	0.01224	0.00979	0.00734
66000	0.00307	0.02360	0.01652	0.01416	0.01180	0.00944	0.00708
67000	0.00300	0.02275	0.01593	0.01365	0.01138	0.00910	0.00683
68000	0.00286	0.02194	0.01536	0.01316	0.01097	0.00878	0.00658
69000	0.00275	0.02116	0.01481	0.01270	0.01058	0.00846	0.00635
70000	0.00265	0.02041	0.01429	0.01225	0.01021	0.00816	0.00612
75000	0.00219	0.01704	0.01193	0.01023	0.00852	0.00682	0.00511
80000	0.00175	0.01435	0.01005	0.00861	0.00718	0.00574	0.00431
85000	0.00141	0.01219	0.00853	0.00731	0.00609	0.00488	0.00366
90000	0.00117	0.01040	0.00728	0.00624	0.00520	0.00416	0.00312
95000	0.00100	0.00890	0.00623	0.00534	0.00445	0.00356	0.00267
100000	0.00084	0.00762	0.00534	0.00457	0.00381	0.00305	0.00229
105000	0.00068	0.00655	0.00458	0.00393	0.00327	0.00262	0.00196
110000	0.00060	0.00566	0.00396	0.00339	0.00283	0.00226	0.00170
115000	0.00050	0.00489	0.00343	0.00294	0.00245	0.00196	0.00147
120000	0.00043	0.00425	0.00297	0.00255	0.00212	0.00170	0.00127
125000	0.00038	0.00368	0.00258	0.00221	0.00184	0.00147	0.00110
130000	0.00031	0.00320	0.00224	0.00192	0.00160	0.00128	0.00096
135000	0.00027	0.00280	0.00196	0.00168	0.00140	0.00112	0.00084
140000	0.00023	0.00246	0.00173	0.00148	0.00123	0.00099	0.00074
145000	0.00020	0.00217	0.00152	0.00130	0.00109	0.00087	0.00065
150000	0.00018	0.00191	0.00134	0.00114	0.00095	0.00076	0.00057
160000	0.00011	0.00151	0.00105	0.00090	0.00075	0.00060	0.00045
170000	0.00009	0.00123	0.00086	0.00074	0.00061	0.00049	0.00037
180000	0.00008	0.00099	0.00069	0.00059	0.00050	0.00040	0.00030
190000	0.00007	0.00079	0.00055	0.00047	0.00040	0.00032	0.00024
200000	0.00006	0.00062	0.00043	0.00037	0.00031	0.00025	0.00019
210000	0.00004	0.00047	0.00033	0.00028	0.00024	0.00019	0.00014
220000	0.00004	0.00036	0.00025	0.00022	0.00018	0.00014	0.00011
230000	0.00002	0.00028	0.00019	0.00017	0.00014	0.00011	0.00008
240000	0.00001	0.00022	0.00015	0.00013	0.00011	0.00009	0.00007
250000	0.00001	0.00018	0.00012	0.00011	0.00009	0.00007	0.00005
275000	0.00001	0.00008	0.00006	0.00005	0.00004	0.00003	0.00002
300000	0.00000	0.00005	0.00004	0.00003	0.00003	0.00002	0.00002
325000	0.00000	0.00003	0.00002	0.00002	0.00001	0.00001	0.00001
350000	0.00000	0.00001	0.00001	0.00001	0.00000	0.00000	0.00000
375000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
400000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
425000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
450000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
475000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
500000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

Appendix Table: 6
 Year: 1995-1996
 Type of data: National (1992)
 Population: All eligibles
 Projection assumptions: AAPCC \$325 per month
 Projection factor: 1.1597

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
5000	0.18299	0.61547	0.43083	0.36928	0.30774	0.24619	0.18464
10000	0.11139	0.43434	0.30404	0.26060	0.21717	0.17374	0.13030
15000	0.07616	0.31581	0.22107	0.18948	0.15790	0.12632	0.09474
20000	0.05310	0.23423	0.16396	0.14054	0.11712	0.09369	0.07027
21000	0.04948	0.22109	0.15476	0.13265	0.11055	0.08844	0.06633
22000	0.04627	0.20882	0.14618	0.12529	0.10441	0.08353	0.06265
23000	0.04331	0.19734	0.13814	0.11841	0.09867	0.07894	0.05920
24000	0.04050	0.18660	0.13062	0.11196	0.09330	0.07464	0.05598
25000	0.03798	0.17654	0.12356	0.10592	0.08827	0.07061	0.05296
26000	0.03575	0.16709	0.11697	0.10026	0.08355	0.06684	0.05013
27000	0.03356	0.15821	0.11074	0.09492	0.07910	0.06328	0.04746
28000	0.03147	0.14987	0.10491	0.08992	0.07494	0.05995	0.04496
29000	0.02958	0.14205	0.09944	0.08523	0.07103	0.05682	0.04262
30000	0.02786	0.13470	0.09429	0.08082	0.06735	0.05388	0.04041
31000	0.02616	0.12777	0.08944	0.07666	0.06389	0.05111	0.03833
32000	0.02459	0.12127	0.08489	0.07276	0.06063	0.04851	0.03638
33000	0.02326	0.11513	0.08059	0.06908	0.05756	0.04605	0.03454
34000	0.02180	0.10935	0.07655	0.06561	0.05468	0.04374	0.03281
35000	0.02051	0.10393	0.07275	0.06236	0.05196	0.04157	0.03118
36000	0.01930	0.09882	0.06917	0.05929	0.04941	0.03953	0.02965
37000	0.01810	0.09403	0.06582	0.05642	0.04702	0.03761	0.02821
38000	0.01696	0.08954	0.06268	0.05372	0.04477	0.03582	0.02686
39000	0.01537	0.08532	0.05973	0.05119	0.04266	0.03413	0.02560
40000	0.01496	0.08136	0.05695	0.04881	0.04068	0.03254	0.02441
41000	0.01405	0.07764	0.05435	0.04658	0.03882	0.03106	0.02329
42000	0.01322	0.07414	0.05190	0.04448	0.03707	0.02966	0.02224
43000	0.01242	0.07086	0.04960	0.04251	0.03543	0.02834	0.02126
44000	0.01173	0.06775	0.04743	0.04065	0.03388	0.02710	0.02033
45000	0.01111	0.06483	0.04538	0.03890	0.03241	0.02593	0.01945
46000	0.01048	0.06206	0.04344	0.03724	0.03103	0.02482	0.01862
47000	0.00986	0.05946	0.04162	0.03567	0.02973	0.02378	0.01784
48000	0.00938	0.05699	0.03989	0.03419	0.02849	0.02280	0.01710
49000	0.00892	0.05464	0.03825	0.03278	0.02732	0.02186	0.01639
50000	0.00844	0.05242	0.03669	0.03145	0.02621	0.02097	0.01573
51000	0.00803	0.05031	0.03521	0.03018	0.02515	0.02012	0.01509
52000	0.00759	0.04830	0.03381	0.02898	0.02415	0.01932	0.01449
53000	0.00721	0.04641	0.03249	0.02785	0.02321	0.01856	0.01392
54000	0.00680	0.04461	0.03123	0.02677	0.02231	0.01785	0.01338
55000	0.00651	0.04291	0.03004	0.02575	0.02145	0.01716	0.01287
56000	0.00620	0.04128	0.02890	0.02477	0.02064	0.01651	0.01238
57000	0.00591	0.03973	0.02781	0.02384	0.01986	0.01589	0.01192
58000	0.00563	0.03825	0.02677	0.02295	0.01912	0.01530	0.01147
59000	0.00540	0.03683	0.02578	0.02210	0.01842	0.01473	0.01105
60000	0.00517	0.03548	0.02483	0.02129	0.01774	0.01419	0.01064

Appendix Table: 6 (cont'd)

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
61000	0.00494	0.03418	0.02392	0.02051	0.01709	0.01367	0.01025
62000	0.00468	0.03294	0.02306	0.01976	0.01647	0.01318	0.00988
63000	0.00449	0.03177	0.02224	0.01906	0.01588	0.01271	0.00953
64000	0.00430	0.03064	0.02145	0.01838	0.01532	0.01226	0.00919
65000	0.00414	0.02956	0.02069	0.01773	0.01478	0.01182	0.00887
66000	0.00394	0.02852	0.01996	0.01711	0.01426	0.01141	0.00856
67000	0.00378	0.02753	0.01927	0.01652	0.01376	0.01101	0.00826
68000	0.00361	0.02658	0.01860	0.01595	0.01329	0.01063	0.00797
69000	0.00343	0.02568	0.01797	0.01541	0.01284	0.01027	0.00770
70000	0.00327	0.02482	0.01737	0.01489	0.01241	0.00993	0.00745
75000	0.00274	0.02098	0.01469	0.01259	0.01049	0.00839	0.00630
80000	0.00230	0.01776	0.01244	0.01066	0.00888	0.00711	0.00533
85000	0.00183	0.01512	0.01058	0.00907	0.00756	0.00605	0.00454
90000	0.00152	0.01297	0.00908	0.00778	0.00648	0.00519	0.00389
95000	0.00128	0.01119	0.00783	0.00671	0.00559	0.00447	0.00336
100000	0.00108	0.00968	0.00678	0.00581	0.00484	0.00387	0.00291
105000	0.00094	0.00839	0.00587	0.00503	0.00419	0.00335	0.00252
110000	0.00081	0.00727	0.00509	0.00436	0.00364	0.00291	0.00218
115000	0.00066	0.00633	0.00443	0.00380	0.00317	0.00253	0.00190
120000	0.00057	0.00553	0.00387	0.00332	0.00276	0.00221	0.00166
125000	0.00049	0.00484	0.00339	0.00290	0.00242	0.00194	0.00145
130000	0.00043	0.00425	0.00297	0.00255	0.00212	0.00170	0.00127
135000	0.00039	0.00372	0.00261	0.00223	0.00186	0.00149	0.00112
140000	0.00032	0.00327	0.00229	0.00196	0.00163	0.00131	0.00098
145000	0.00028	0.00289	0.00202	0.00173	0.00144	0.00116	0.00087
150000	0.00024	0.00256	0.00179	0.00154	0.00128	0.00103	0.00077
160000	0.00019	0.00203	0.00142	0.00122	0.00101	0.00081	0.00061
170000	0.00013	0.00161	0.00113	0.00097	0.00081	0.00064	0.00048
180000	0.00009	0.00132	0.00093	0.00079	0.00066	0.00053	0.00040
190000	0.00009	0.00110	0.00077	0.00066	0.00055	0.00044	0.00033
200000	0.00007	0.00089	0.00063	0.00054	0.00045	0.00036	0.00027
210000	0.00006	0.00072	0.00051	0.00043	0.00036	0.00029	0.00022
220000	0.00006	0.00057	0.00040	0.00034	0.00029	0.00023	0.00017
230000	0.00004	0.00045	0.00031	0.00027	0.00022	0.00018	0.00013
240000	0.00004	0.00034	0.00024	0.00021	0.00017	0.00014	0.00010
250000	0.00002	0.00027	0.00019	0.00016	0.00014	0.00011	0.00008
275000	0.00001	0.00016	0.00011	0.00010	0.00008	0.00006	0.00005
300000	0.00001	0.00008	0.00005	0.00005	0.00004	0.00003	0.00002
325000	0.00000	0.00005	0.00004	0.00003	0.00003	0.00002	0.00002
350000	0.00000	0.00003	0.00002	0.00002	0.00002	0.00001	0.00001
375000	0.00000	0.00001	0.00001	0.00001	0.00001	0.00000	0.00000
400000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
425000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
450000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
475000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
500000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

Appendix Table: 7
 Year: 1995-1996
 Type of data: National (1992)
 Population: All eligibles
 Projection assumptions: AAPCC = \$350 per month
 Projection factor: 1.2489

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
5000	0.19091	0.63259	0.44281	0.37955	0.31630	0.25304	0.18978
10000	0.11798	0.45533	0.31873	0.27320	0.22767	0.18213	0.13660
15000	0.08255	0.33759	0.23631	0.20256	0.16880	0.13504	0.10128
20000	0.05857	0.25466	0.17826	0.15280	0.12733	0.10187	0.07640
21000	0.05496	0.24115	0.16881	0.14469	0.12058	0.09646	0.07235
22000	0.05141	0.22848	0.15994	0.13709	0.11424	0.09139	0.06854
23000	0.04828	0.21661	0.15163	0.12997	0.10831	0.08664	0.06498
24000	0.04540	0.20546	0.14382	0.12328	0.10273	0.08218	0.06164
25000	0.04274	0.19498	0.13648	0.11699	0.09749	0.07799	0.05849
26000	0.04014	0.18512	0.12958	0.11107	0.09256	0.07405	0.05554
27000	0.03780	0.17584	0.12309	0.10550	0.08792	0.07034	0.05275
28000	0.03575	0.16709	0.11697	0.10026	0.08355	0.06684	0.05013
29000	0.03373	0.15882	0.11117	0.09529	0.07941	0.06353	0.04765
30000	0.03179	0.15103	0.10572	0.09062	0.07551	0.06041	0.04531
31000	0.02999	0.14369	0.10058	0.08621	0.07184	0.05748	0.04311
32000	0.02826	0.13675	0.09573	0.08205	0.06838	0.05470	0.04103
33000	0.02676	0.13019	0.09113	0.07812	0.06510	0.05208	0.03906
34000	0.02526	0.12400	0.08680	0.07440	0.06200	0.04960	0.03720
35000	0.02397	0.11816	0.08271	0.07089	0.05908	0.04726	0.03545
36000	0.02262	0.11261	0.07882	0.06756	0.05630	0.04504	0.03378
37000	0.02131	0.10737	0.07516	0.06442	0.05369	0.04295	0.03221
38000	0.02017	0.10244	0.07171	0.06146	0.05122	0.04098	0.03073
39000	0.01902	0.09777	0.06844	0.05866	0.04888	0.03911	0.02933
40000	0.01794	0.09337	0.06536	0.05602	0.04669	0.03735	0.02801
41000	0.01689	0.08923	0.06246	0.05354	0.04461	0.03569	0.02677
42000	0.01597	0.08532	0.05973	0.05119	0.04266	0.03413	0.02560
43000	0.01502	0.08163	0.05714	0.04898	0.04082	0.03265	0.02449
44000	0.01416	0.07816	0.05471	0.04689	0.03908	0.03126	0.02345
45000	0.01340	0.07487	0.05241	0.04492	0.03744	0.02995	0.02246
46000	0.01264	0.07177	0.05024	0.04306	0.03589	0.02871	0.02153
47000	0.01202	0.06884	0.04819	0.04130	0.03442	0.02754	0.02065
48000	0.01138	0.06606	0.04624	0.03964	0.03303	0.02642	0.01982
49000	0.01080	0.06342	0.04440	0.03805	0.03171	0.02537	0.01903
50000	0.01016	0.06092	0.04265	0.03655	0.03046	0.02437	0.01828
51000	0.00970	0.05856	0.04099	0.03514	0.02928	0.02342	0.01757
52000	0.00925	0.05631	0.03941	0.03378	0.02815	0.02252	0.01689
53000	0.00881	0.05415	0.03791	0.03249	0.02708	0.02166	0.01625
54000	0.00836	0.05211	0.03648	0.03127	0.02605	0.02084	0.01563
55000	0.00799	0.05016	0.03511	0.03010	0.02508	0.02006	0.01505
56000	0.00759	0.04830	0.03381	0.02898	0.02415	0.01932	0.01449
57000	0.00723	0.04654	0.03258	0.02793	0.02327	0.01862	0.01396
58000	0.00685	0.04486	0.03140	0.02692	0.02243	0.01795	0.01346
59000	0.00656	0.04327	0.03029	0.02596	0.02163	0.01731	0.01298
60000	0.00631	0.04174	0.02921	0.02504	0.02087	0.01669	0.01252

Appendix Table: 7 (cont'd)

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
61000	0.00602	0.04027	0.02819	0.02416	0.02014	0.01611	0.01208
62000	0.00575	0.03887	0.02721	0.02332	0.01944	0.01555	0.01166
63000	0.00551	0.03753	0.02627	0.02252	0.01877	0.01501	0.01126
64000	0.00531	0.03624	0.02537	0.02175	0.01812	0.01450	0.01087
65000	0.00511	0.03500	0.02450	0.02100	0.01750	0.01400	0.01050
66000	0.00487	0.03382	0.02367	0.02029	0.01691	0.01353	0.01014
67000	0.00463	0.03269	0.02288	0.01961	0.01634	0.01307	0.00981
68000	0.00447	0.03160	0.02212	0.01896	0.01580	0.01264	0.00948
69000	0.00429	0.03056	0.02139	0.01834	0.01528	0.01222	0.00917
70000	0.00414	0.02956	0.02069	0.01773	0.01478	0.01182	0.00887
75000	0.00332	0.02512	0.01758	0.01507	0.01256	0.01005	0.00754
80000	0.00279	0.02149	0.01504	0.01289	0.01075	0.00860	0.00645
85000	0.00239	0.01841	0.01288	0.01104	0.00920	0.00736	0.00552
90000	0.00196	0.01581	0.01107	0.00949	0.00791	0.00633	0.00474
95000	0.00161	0.01368	0.00958	0.00821	0.00684	0.00547	0.00410
100000	0.00137	0.01191	0.00834	0.00715	0.00596	0.00476	0.00357
105000	0.00117	0.01040	0.00728	0.00624	0.00520	0.00416	0.00312
110000	0.00103	0.00911	0.00637	0.00546	0.00455	0.00364	0.00273
115000	0.00089	0.00797	0.00558	0.00478	0.00398	0.00319	0.00239
120000	0.00076	0.00698	0.00489	0.00419	0.00349	0.00279	0.00209
125000	0.00065	0.00615	0.00431	0.00369	0.00308	0.00246	0.00185
130000	0.00057	0.00542	0.00380	0.00325	0.00271	0.00217	0.00163
135000	0.00049	0.00480	0.00336	0.00288	0.00240	0.00192	0.00144
140000	0.00043	0.00425	0.00297	0.00255	0.00212	0.00170	0.00127
145000	0.00039	0.00376	0.00263	0.00226	0.00188	0.00150	0.00113
150000	0.00033	0.00333	0.00233	0.00200	0.00166	0.00133	0.00100
160000	0.00025	0.00265	0.00186	0.00159	0.00133	0.00106	0.00080
170000	0.00020	0.00213	0.00149	0.00128	0.00107	0.00085	0.00064
180000	0.00015	0.00171	0.00120	0.00103	0.00086	0.00068	0.00051
190000	0.00011	0.00142	0.00099	0.00085	0.00071	0.00057	0.00043
200000	0.00009	0.00119	0.00084	0.00072	0.00060	0.00048	0.00036
210000	0.00008	0.00099	0.00069	0.00059	0.00050	0.00040	0.00030
220000	0.00007	0.00082	0.00057	0.00049	0.00041	0.00033	0.00025
230000	0.00006	0.00067	0.00047	0.00040	0.00033	0.00027	0.00020
240000	0.00005	0.00053	0.00037	0.00032	0.00027	0.00021	0.00016
250000	0.00004	0.00042	0.00030	0.00025	0.00021	0.00017	0.00013
275000	0.00002	0.00024	0.00017	0.00014	0.00012	0.00010	0.00007
300000	0.00001	0.00015	0.00010	0.00009	0.00007	0.00006	0.00004
325000	0.00001	0.00007	0.00005	0.00004	0.00004	0.00003	0.00002
350000	0.00000	0.00005	0.00004	0.00003	0.00003	0.00002	0.00002
375000	0.00000	0.00003	0.00002	0.00002	0.00002	0.00001	0.00001
400000	0.00000	0.00001	0.00001	0.00001	0.00001	0.00001	0.00000
425000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
450000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
475000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
500000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

Appendix Table: 8
 Year: 1995-1996
 Type of data: National (1992)
 Population: All eligibles
 Projection assumptions: AAPCC \$375 per month
 Projection factor: 1.3381

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
5000	0.19844	0.64805	0.45363	0.38883	0.32402	0.25922	0.19441
10000	0.12419	0.47454	0.33218	0.28472	0.23727	0.18981	0.14236
15000	0.08829	0.35792	0.25055	0.21475	0.17896	0.14317	0.10738
20000	0.06386	0.27410	0.19187	0.16446	0.13705	0.10964	0.08223
21000	0.06019	0.26032	0.18222	0.15619	0.13016	0.10413	0.07810
22000	0.05663	0.24735	0.17314	0.14841	0.12367	0.09894	0.07420
23000	0.05333	0.23514	0.16460	0.14108	0.11757	0.09406	0.07054
24000	0.05017	0.22364	0.15655	0.13419	0.11182	0.08946	0.06709
25000	0.04730	0.21282	0.14897	0.12769	0.10641	0.08513	0.06385
26000	0.04461	0.20260	0.14182	0.12156	0.10130	0.08104	0.06078
27000	0.04221	0.19295	0.13507	0.11577	0.09648	0.07718	0.05789
28000	0.03984	0.18385	0.12869	0.11031	0.09192	0.07354	0.05515
29000	0.03764	0.17524	0.12267	0.10514	0.08762	0.07010	0.05257
30000	0.03575	0.16709	0.11696	0.10026	0.08355	0.06684	0.05013
31000	0.03387	0.15936	0.11155	0.09561	0.07968	0.06374	0.04781
32000	0.03205	0.15204	0.10643	0.09122	0.07602	0.06082	0.04561
33000	0.03030	0.14512	0.10159	0.08707	0.07256	0.05805	0.04354
34000	0.02879	0.13856	0.09699	0.08314	0.06928	0.05542	0.04157
35000	0.02730	0.13234	0.09264	0.07940	0.06617	0.05293	0.03970
36000	0.02584	0.12644	0.08850	0.07586	0.06322	0.05057	0.03793
37000	0.02448	0.12084	0.08459	0.07251	0.06042	0.04834	0.03625
38000	0.02337	0.11552	0.08087	0.06931	0.05776	0.04621	0.03466
39000	0.02208	0.11048	0.07733	0.06629	0.05524	0.04419	0.03314
40000	0.02092	0.10570	0.07399	0.06342	0.05285	0.04228	0.03171
41000	0.01989	0.10116	0.07082	0.06070	0.05058	0.04047	0.03035
42000	0.01878	0.09687	0.06781	0.05812	0.04843	0.03875	0.02906
43000	0.01778	0.09280	0.06496	0.05568	0.04640	0.03712	0.02784
44000	0.01679	0.08896	0.06227	0.05338	0.04448	0.03558	0.02669
45000	0.01597	0.08532	0.05973	0.05119	0.04266	0.03413	0.02560
46000	0.01509	0.08187	0.05731	0.04912	0.04094	0.03275	0.02456
47000	0.01428	0.07861	0.05503	0.04716	0.03930	0.03144	0.02358
48000	0.01358	0.07551	0.05286	0.04531	0.03776	0.03021	0.02265
49000	0.01283	0.07258	0.05081	0.04355	0.03629	0.02903	0.02177
50000	0.01223	0.06980	0.04886	0.04188	0.03490	0.02792	0.02094
51000	0.01159	0.06715	0.04701	0.04029	0.03358	0.02686	0.02015
52000	0.01107	0.06464	0.04524	0.03878	0.03232	0.02585	0.01939
53000	0.01051	0.06224	0.04357	0.03734	0.03112	0.02490	0.01867
54000	0.00995	0.05996	0.04198	0.03598	0.02998	0.02399	0.01799
55000	0.00955	0.05780	0.04046	0.03468	0.02890	0.02312	0.01734
56000	0.00914	0.05572	0.03900	0.03343	0.02786	0.02229	0.01672
57000	0.00870	0.05374	0.03761	0.03224	0.02687	0.02149	0.01612
58000	0.00832	0.05184	0.03629	0.03111	0.02592	0.02074	0.01555
59000	0.00796	0.05003	0.03502	0.03002	0.02502	0.02001	0.01501
60000	0.00759	0.04830	0.03381	0.02898	0.02415	0.01932	0.01449

Appendix Table: 8 (cont'd)

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
61000	0.00724	0.04666	0.03266	0.02799	0.02333	0.01866	0.01400
62000	0.00691	0.04508	0.03156	0.02705	0.02254	0.01803	0.01352
63000	0.00661	0.04358	0.03051	0.02615	0.02179	0.01743	0.01307
64000	0.00637	0.04214	0.02950	0.02528	0.02107	0.01686	0.01264
65000	0.00610	0.04075	0.02853	0.02445	0.02038	0.01630	0.01223
66000	0.00587	0.03942	0.02760	0.02365	0.01971	0.01577	0.01183
67000	0.00561	0.03815	0.02670	0.02289	0.01907	0.01526	0.01144
68000	0.00542	0.03692	0.02585	0.02215	0.01846	0.01477	0.01108
69000	0.00522	0.03574	0.02502	0.02144	0.01787	0.01430	0.01072
70000	0.00503	0.03460	0.02422	0.02076	0.01730	0.01384	0.01038
75000	0.00414	0.02956	0.02069	0.01773	0.01478	0.01182	0.00887
80000	0.00337	0.02538	0.01777	0.01523	0.01269	0.01015	0.00762
85000	0.00286	0.02194	0.01536	0.01316	0.01097	0.00878	0.00658
90000	0.00248	0.01899	0.01329	0.01139	0.00949	0.00759	0.00570
95000	0.00207	0.01645	0.01152	0.00987	0.00823	0.00658	0.00494
100000	0.00175	0.01435	0.01005	0.00861	0.00718	0.00574	0.00431
105000	0.00147	0.01259	0.00881	0.00755	0.00629	0.00504	0.00378
110000	0.00126	0.01108	0.00775	0.00665	0.00554	0.00443	0.00332
115000	0.00109	0.00978	0.00684	0.00587	0.00489	0.00391	0.00293
120000	0.00097	0.00863	0.00604	0.00518	0.00432	0.00345	0.00259
125000	0.00084	0.00762	0.00534	0.00457	0.00381	0.00305	0.00229
130000	0.00073	0.00675	0.00472	0.00405	0.00337	0.00270	0.00202
135000	0.00064	0.00600	0.00420	0.00360	0.00300	0.00240	0.00180
140000	0.00056	0.00533	0.00373	0.00320	0.00267	0.00213	0.00160
145000	0.00048	0.00476	0.00333	0.00285	0.00238	0.00190	0.00143
150000	0.00043	0.00425	0.00297	0.00255	0.00212	0.00170	0.00127
160000	0.00034	0.00338	0.00237	0.00203	0.00169	0.00135	0.00101
170000	0.00025	0.00273	0.00191	0.00164	0.00137	0.00109	0.00082
180000	0.00020	0.00223	0.00156	0.00134	0.00111	0.00089	0.00067
190000	0.00016	0.00181	0.00127	0.00109	0.00091	0.00072	0.00054
200000	0.00011	0.00151	0.00105	0.00090	0.00075	0.00060	0.00045
210000	0.00009	0.00128	0.00089	0.00077	0.00064	0.00051	0.00038
220000	0.00009	0.00108	0.00076	0.00065	0.00054	0.00043	0.00033
230000	0.00007	0.00091	0.00063	0.00054	0.00045	0.00036	0.00027
240000	0.00007	0.00076	0.00053	0.00045	0.00038	0.00030	0.00023
250000	0.00006	0.00062	0.00043	0.00037	0.00031	0.00025	0.00019
275000	0.00004	0.00036	0.00025	0.00022	0.00018	0.00014	0.00011
300000	0.00001	0.00022	0.00015	0.00013	0.00011	0.00009	0.00007
325000	0.00001	0.00014	0.00010	0.00008	0.00007	0.00005	0.00004
350000	0.00001	0.00007	0.00005	0.00004	0.00004	0.00003	0.00002
375000	0.00000	0.00005	0.00004	0.00003	0.00003	0.00002	0.00002
400000	0.00000	0.00003	0.00002	0.00002	0.00002	0.00001	0.00001
425000	0.00000	0.00002	0.00001	0.00001	0.00001	0.00001	0.00001
450000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
475000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
500000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

Appendix Table: 9
 Year: 1995-1996
 Type of data: National (1992)
 Population: All eligibles
 Projection assumptions: AAPCC = \$400 per month
 Projection factor: 1.4273

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
5000	0.20549	0.66207	0.46345	0.39724	0.33104	0.26483	0.19862
10000	0.13049	0.49221	0.34454	0.29532	0.24610	0.19688	0.14766
15000	0.09391	0.37689	0.26382	0.22613	0.18844	0.15075	0.11307
20000	0.06901	0.29254	0.20478	0.17552	0.14627	0.11701	0.08776
21000	0.06510	0.27858	0.19500	0.16715	0.13929	0.11143	0.08357
22000	0.06153	0.26539	0.18577	0.15923	0.13269	0.10616	0.07962
23000	0.05810	0.25292	0.17705	0.15175	0.12646	0.10117	0.07588
24000	0.05496	0.24115	0.16880	0.14469	0.12057	0.09646	0.07234
25000	0.05189	0.23002	0.16101	0.13801	0.11501	0.09201	0.06901
26000	0.04907	0.21951	0.15365	0.13170	0.10975	0.08780	0.06585
27000	0.04645	0.20956	0.14669	0.12574	0.10478	0.08382	0.06287
28000	0.04399	0.20014	0.14010	0.12008	0.10007	0.08006	0.06004
29000	0.04175	0.19120	0.13384	0.11472	0.09560	0.07648	0.05736
30000	0.03954	0.18275	0.12792	0.10965	0.09137	0.07310	0.05482
31000	0.03748	0.17472	0.12230	0.10483	0.08736	0.06989	0.05242
32000	0.03575	0.16709	0.11696	0.10025	0.08355	0.06684	0.05013
33000	0.03399	0.15983	0.11188	0.09590	0.07991	0.06393	0.04795
34000	0.03224	0.15293	0.10705	0.09176	0.07647	0.06117	0.04588
35000	0.03054	0.14639	0.10247	0.08783	0.07320	0.05856	0.04392
36000	0.02914	0.14017	0.09812	0.08410	0.07008	0.05607	0.04205
37000	0.02777	0.13425	0.09397	0.08055	0.06712	0.05370	0.04027
38000	0.02635	0.12861	0.09003	0.07717	0.06430	0.05144	0.03858
39000	0.02509	0.12325	0.08628	0.07395	0.06163	0.04930	0.03698
40000	0.02397	0.11815	0.08271	0.07089	0.05908	0.04726	0.03545
41000	0.02280	0.11328	0.07930	0.06797	0.05664	0.04531	0.03398
42000	0.02167	0.10865	0.07606	0.06519	0.05433	0.04346	0.03260
43000	0.02059	0.10426	0.07298	0.06255	0.05213	0.04170	0.03128
44000	0.01962	0.10007	0.07005	0.06004	0.05003	0.04003	0.03002
45000	0.01875	0.09609	0.06726	0.05765	0.04804	0.03843	0.02883
46000	0.01766	0.09231	0.06462	0.05539	0.04615	0.03692	0.02769
47000	0.01675	0.08873	0.06211	0.05324	0.04436	0.03549	0.02662
48000	0.01597	0.08532	0.05972	0.05119	0.04266	0.03413	0.02560
49000	0.01516	0.08208	0.05746	0.04925	0.04104	0.03283	0.02462
50000	0.01438	0.07901	0.05530	0.04740	0.03950	0.03160	0.02370
51000	0.01371	0.07608	0.05326	0.04565	0.03804	0.03043	0.02282
52000	0.01300	0.07330	0.05131	0.04398	0.03665	0.02932	0.02199
53000	0.01239	0.07065	0.04946	0.04239	0.03533	0.02826	0.02120
54000	0.01183	0.06813	0.04769	0.04088	0.03406	0.02725	0.02044
55000	0.01129	0.06572	0.04601	0.03943	0.03286	0.02629	0.01972
56000	0.01080	0.06342	0.04439	0.03805	0.03171	0.02537	0.01903
57000	0.01025	0.06123	0.04286	0.03674	0.03061	0.02449	0.01837
58000	0.00981	0.05914	0.04140	0.03548	0.02957	0.02366	0.01774
59000	0.00942	0.05714	0.04000	0.03428	0.02857	0.02285	0.01714
60000	0.00903	0.05521	0.03865	0.03313	0.02761	0.02209	0.01656

Appendix Table: 9 (cont'd)

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
61000	0.00864	0.05337	0.03736	0.03202	0.02669	0.02135	0.01601
62000	0.00828	0.05161	0.03613	0.03097	0.02581	0.02065	0.01548
63000	0.00794	0.04992	0.03494	0.02995	0.02496	0.01997	0.01498
64000	0.00759	0.04830	0.03381	0.02898	0.02415	0.01932	0.01449
65000	0.00727	0.04676	0.03273	0.02805	0.02338	0.01870	0.01403
66000	0.00696	0.04527	0.03169	0.02716	0.02264	0.01811	0.01358
67000	0.00667	0.04386	0.03070	0.02631	0.02193	0.01754	0.01316
68000	0.00643	0.04249	0.02974	0.02550	0.02125	0.01700	0.01275
69000	0.00618	0.04118	0.02882	0.02471	0.02059	0.01647	0.01235
70000	0.00595	0.03991	0.02794	0.02395	0.01996	0.01597	0.01197
75000	0.00495	0.03425	0.02398	0.02055	0.01713	0.01370	0.01028
80000	0.00414	0.02955	0.02069	0.01773	0.01478	0.01182	0.00887
85000	0.00341	0.02562	0.01793	0.01537	0.01281	0.01025	0.00769
90000	0.00292	0.02234	0.01564	0.01340	0.01117	0.00894	0.00670
95000	0.00254	0.01951	0.01366	0.01171	0.00975	0.00780	0.00585
100000	0.00219	0.01704	0.01193	0.01023	0.00852	0.00682	0.00511
105000	0.00182	0.01497	0.01048	0.00898	0.00749	0.00599	0.00449
110000	0.00154	0.01322	0.00925	0.00793	0.00661	0.00529	0.00396
115000	0.00135	0.01171	0.00820	0.00703	0.00585	0.00468	0.00351
120000	0.00117	0.01040	0.00728	0.00624	0.00520	0.00416	0.00312
125000	0.00104	0.00926	0.00648	0.00556	0.00463	0.00370	0.00278
130000	0.00093	0.00823	0.00576	0.00494	0.00412	0.00329	0.00247
135000	0.00082	0.00734	0.00514	0.00440	0.00367	0.00293	0.00220
140000	0.00068	0.00655	0.00458	0.00393	0.00327	0.00262	0.00196
145000	0.00062	0.00587	0.00411	0.00352	0.00293	0.00235	0.00176
150000	0.00055	0.00526	0.00368	0.00315	0.00263	0.00210	0.00158
160000	0.00043	0.00425	0.00297	0.00255	0.00212	0.00170	0.00127
170000	0.00035	0.00343	0.00240	0.00206	0.00171	0.00137	0.00103
180000	0.00027	0.00280	0.00196	0.00168	0.00140	0.00112	0.00084
190000	0.00021	0.00231	0.00162	0.00139	0.00116	0.00093	0.00069
200000	0.00018	0.00191	0.00133	0.00114	0.00095	0.00076	0.00057
210000	0.00013	0.00159	0.00111	0.00095	0.00080	0.00064	0.00048
220000	0.00010	0.00135	0.00095	0.00081	0.00068	0.00054	0.00041
230000	0.00009	0.00117	0.00082	0.00070	0.00058	0.00047	0.00035
240000	0.00008	0.00099	0.00069	0.00059	0.00050	0.00040	0.00030
250000	0.00007	0.00084	0.00059	0.00050	0.00042	0.00034	0.00025
275000	0.00005	0.00052	0.00037	0.00031	0.00026	0.00021	0.00016
300000	0.00003	0.00031	0.00022	0.00019	0.00016	0.00012	0.00009
325000	0.00001	0.00020	0.00014	0.00012	0.00010	0.00008	0.00006
350000	0.00001	0.00013	0.00009	0.00008	0.00006	0.00005	0.00004
375000	0.00001	0.00007	0.00005	0.00004	0.00003	0.00003	0.00002
400000	0.00000	0.00005	0.00004	0.00003	0.00003	0.00002	0.00002
425000	0.00000	0.00003	0.00002	0.00002	0.00002	0.00001	0.00001
450000	0.00000	0.00002	0.00001	0.00001	0.00001	0.00001	0.00001
475000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
500000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

Appendix Table: 10

Year: 1995-1996

Type of data: National (1992)

Population: All eligibles

Projection assumptions: AAPCC \$425 per month

Projection factor: 1.5165

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
5000	0.21183	0.67486	0.47240	0.40491	0.33743	0.26994	0.20246
10000	0.13651	0.50856	0.35599	0.30514	0.25428	0.20342	0.15257
15000	0.09920	0.39464	0.27625	0.23678	0.19732	0.15786	0.11839
20000	0.07451	0.31012	0.21708	0.18607	0.15506	0.12405	0.09303
21000	0.07005	0.29594	0.20716	0.17757	0.14797	0.11838	0.08878
22000	0.06620	0.28260	0.19782	0.16956	0.14130	0.11304	0.08478
23000	0.06279	0.26996	0.18897	0.16198	0.13498	0.10798	0.08099
24000	0.05953	0.25797	0.18058	0.15478	0.12898	0.10319	0.07739
25000	0.05645	0.24661	0.17262	0.14796	0.12330	0.09864	0.07398
26000	0.05349	0.23583	0.16508	0.14150	0.11792	0.09433	0.07075
27000	0.05072	0.22562	0.15793	0.13537	0.11281	0.09025	0.06769
28000	0.04811	0.21593	0.15115	0.12956	0.10797	0.08637	0.06478
29000	0.04576	0.20673	0.14471	0.12404	0.10337	0.08269	0.06202
30000	0.04345	0.19799	0.13860	0.11880	0.09900	0.07920	0.05940
31000	0.04130	0.18968	0.13277	0.11381	0.09484	0.07587	0.05690
32000	0.03932	0.18178	0.12725	0.10907	0.09089	0.07271	0.05453
33000	0.03737	0.17426	0.12198	0.10456	0.08713	0.06970	0.05228
34000	0.03575	0.16709	0.11696	0.10025	0.08355	0.06684	0.05013
35000	0.03408	0.16024	0.11217	0.09615	0.08012	0.06410	0.04807
36000	0.03244	0.15372	0.10761	0.09223	0.07686	0.06149	0.04612
37000	0.03079	0.14752	0.10326	0.08851	0.07376	0.05901	0.04426
38000	0.02945	0.14160	0.09912	0.08496	0.07080	0.05664	0.04248
39000	0.02 11	0.13596	0.09517	0.08158	0.06798	0.05438	0.04079
40000	0.02686	0.13057	0.09140	0.07834	0.06528	0.05223	0.03917
41000	0.02560	0.12542	0.08780	0.07525	0.06271	0.05017	0.03763
42000	0.02439	0.12052	0.08437	0.07231	0.06026	0.04821	0.03616
43000	0.02345	0.11583	0.08108	0.06950	0.05791	0.04633	0.03475
44000	0.02233	0.11134	0.07794	0.06681	0.05567	0.04454	0.03340
45000	0.02122	0.10707	0.07495	0.06424	0.05354	0.04283	0.03212
46000	0.02031	0.10300	0.07210	0.06180	0.05150	0.04120	0.03090
47000	0.01939	0.09911	0.06938	0.05947	0.04955	0.03964	0.02973
48000	0.01841	0.09541	0.06678	0.05724	0.04770	0.03816	0.02862
49000	0.01754	0.09188	0.06431	0.05513	0.04594	0.03675	0.02756
50000	0.01669	0.08852	0.06196	0.05311	0.04426	0.03541	0.02656
51000	0.01597	0.08532	0.05972	0.05119	0.04266	0.03413	0.02560
52000	0.01520	0.08226	0.05759	0.04936	0.04113	0.03291	0.02468
53000	0.01445	0.07936	0.05555	0.04761	0.03968	0.03174	0.02381
54000	0.01384	0.07659	0.05361	0.04595	0.03829	0.03063	0.02298
55000	0.01317	0.07394	0.05176	0.04436	0.03697	0.02958	0.02218
56000	0.01257	0.07142	0.04999	0.04285	0.03571	0.02857	0.02143
57000	0.01206	0.06901	0.04830	0.04140	0.03450	0.02760	0.02070
58000	0.01149	0.06670	0.04669	0.04002	0.03335	0.02668	0.02001
59000	0.01104	0.06449	0.04514	0.03869	0.03224	0.02580	0.01935
60000	0.01054	0.06237	0.04366	0.03742	0.03119	0.02495	0.01871

Appendix Table: 10 (cont'd)

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
61000	0.01005	0.06036	0.04225	0.03621	0.03018	0.02414	0.01811
62000	0.00968	0.05842	0.04090	0.03505	0.02921	0.02337	0.01753
63000	0.00929	0.05656	0.03959	0.03394	0.02828	0.02263	0.01697
64000	0.00894	0.05477	0.03834	0.03286	0.02739	0.02191	0.01643
65000	0.00858	0.05306	0.03714	0.03183	0.02653	0.02122	0.01592
66000	0.00824	0.05141	0.03599	0.03085	0.02570	0.02056	0.01542
67000	0.00793	0.04982	0.03488	0.02989	0.02491	0.01993	0.01495
68000	0.00759	0.04830	0.03381	0.02898	0.02415	0.01932	0.01449
69000	0.00728	0.04685	0.03279	0.02811	0.02342	0.01874	0.01405
70000	0.00699	0.04544	0.03181	0.02727	0.02272	0.01818	0.01363
75000	0.00583	0.03919	0.02744	0.02352	0.01960	0.01568	0.01176
80000	0.00490	0.03395	0.02377	0.02037	0.01698	0.01358	0.01019
85000	0.00414	0.02955	0.02069	0.01773	0.01478	0.01182	0.00887
90000	0.00346	0.02583	0.01808	0.01550	0.01292	0.01033	0.00775
95000	0.00299	0.02270	0.01589	0.01362	0.01135	0.00908	0.00681
100000	0.00259	0.01998	0.01399	0.01199	0.00999	0.00799	0.00599
105000	0.00227	0.01759	0.01231	0.01055	0.00880	0.00704	0.00528
110000	0.00192	0.01554	0.01088	0.00933	0.00777	0.00622	0.00466
115000	0.00164	0.01380	0.00966	0.00828	0.00690	0.00552	0.00414
120000	0.00143	0.01230	0.00861	0.00738	0.00615	0.00492	0.00369
125000	0.00124	0.01100	0.00770	0.00660	0.00550	0.00440	0.00330
130000	0.00109	0.00985	0.00689	0.00591	0.00492	0.00394	0.00295
135000	0.00099	0.00882	0.00618	0.00529	0.00441	0.00353	0.00265
140000	0.00088	0.00790	0.00553	0.00474	0.00395	0.00316	0.00237
145000	0.00079	0.00709	0.00496	0.00425	0.00355	0.00284	0.00213
150000	0.00067	0.00638	0.00447	0.00383	0.00319	0.00255	0.00192
160000	0.00054	0.00519	0.00363	0.00311	0.00260	0.00208	0.00156
170000	0.00043	0.00425	0.00297	0.00255	0.00212	0.00170	0.00127
180000	0.00036	0.00347	0.00243	0.00208	0.00174	0.00139	0.00104
190000	0.00028	0.00287	0.00201	0.00172	0.00143	0.00115	0.00086
200000	0.00022	0.00239	0.00167	0.00144	0.00120	0.00096	0.00072
210000	0.00019	0.00200	0.00140	0.00120	0.00100	0.00080	0.00060
220000	0.00014	0.00167	0.00117	0.00100	0.00084	0.00067	0.00050
230000	0.00011	0.00143	0.00100	0.00086	0.00072	0.00057	0.00043
240000	0.00009	0.00124	0.00087	0.00075	0.00062	0.00050	0.00037
250000	0.00009	0.00107	0.00075	0.00064	0.00054	0.00043	0.00032
275000	0.00006	0.00072	0.00050	0.00043	0.00036	0.00029	0.00022
300000	0.00004	0.00045	0.00032	0.00027	0.00023	0.00018	0.00014
325000	0.00002	0.00028	0.00020	0.00017	0.00014	0.00011	0.00008
350000	0.00001	0.00019	0.00013	0.00011	0.00010	0.00008	0.00006
375000	0.00001	0.00012	0.00008	0.00007	0.00006	0.00005	0.00004
400000	0.00001	0.00007	0.00005	0.00004	0.00003	0.00003	0.00002
425000	0.00000	0.00005	0.00004	0.00003	0.00003	0.00002	0.00002
450000	0.00000	0.00004	0.00003	0.00002	0.00002	0.00001	0.00001
475000	0.00000	0.00002	0.00001	0.00001	0.00001	0.00001	0.00001
500000	0.00000	0.00001	0.00000	0.00000	0.00000	0.00000	0.00000

Appendix Table: 11
 Year: 1995-1996
 Type of data: National (1992)
 Population: All eligibles
 Projection assumptions: AAPCC = \$450 per month
 Projection factor: 1.6057

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
5000	0.21764	0.68655	0.48059	0.41193	0.34328	0.27462	0.20597
10000	0.14235	0.52375	0.36662	0.31425	0.26187	0.20950	0.15712
15000	0.10443	0.41127	0.28789	0.24676	0.20563	0.16451	0.12338
20000	0.07939	0.32688	0.22882	0.19613	0.16344	0.13075	0.09806
21000	0.07530	0.31256	0.21879	0.18754	0.15628	0.12503	0.09377
22000	0.07101	0.29902	0.20931	0.17941	0.14951	0.11961	0.08970
23000	0.06717	0.28623	0.20036	0.17174	0.14312	0.11449	0.08587
24000	0.06386	0.27410	0.19187	0.16446	0.13705	0.10964	0.08223
25000	0.06079	0.26255	0.18379	0.15753	0.13128	0.10502	0.07877
26000	0.05776	0.25158	0.17611	0.15095	0.12579	0.10063	0.07547
27000	0.05495	0.24115	0.16880	0.14469	0.12057	0.09646	0.07234
28000	0.05229	0.23122	0.16186	0.13873	0.11561	0.09249	0.06937
29000	0.04966	0.22179	0.15525	0.13307	0.11090	0.08872	0.06654
30000	0.04730	0.21281	0.14897	0.12769	0.10641	0.08513	0.06384
31000	0.04508	0.20426	0.14298	0.12256	0.10213	0.08170	0.06128
32000	0.04299	0.19611	0.13728	0.11766	0.09805	0.07844	0.05883
33000	0.04092	0.18833	0.13183	0.11300	0.09417	0.07533	0.05650
34000	0.03909	0.18092	0.12665	0.10855	0.09046	0.07237	0.05428
35000	0.03729	0.17385	0.12170	0.10431	0.08693	0.06954	0.05216
36000	0.03575	0.16709	0.11696	0.10025	0.08354	0.06684	0.05013
37000	0.03419	0.16061	0.11243	0.09637	0.08031	0.06425	0.04818
38000	0.03260	0.15443	0.10810	0.09266	0.07722	0.06177	0.04633
39000	0.03110	0.14853	0.10397	0.08912	0.07426	0.05941	0.04456
40000	0.02979	0.14289	0.10003	0.08574	0.07145	0.05716	0.04287
41000	0.02845	0.13750	0.09625	0.08250	0.06875	0.05500	0.04125
42000	0.02730	0.13233	0.09263	0.07940	0.06617	0.05293	0.03970
43000	0.02608	0.12739	0.08918	0.07644	0.06370	0.05096	0.03822
44000	0.02492	0.12267	0.08587	0.07360	0.06134	0.04907	0.03680
45000	0.02397	0.11815	0.08271	0.07089	0.05908	0.04726	0.03545
46000	0.02292	0.11381	0.07967	0.06828	0.05690	0.04552	0.03414
47000	0.02187	0.10966	0.07676	0.06580	0.05483	0.04386	0.03290
48000	0.02092	0.10570	0.07399	0.06342	0.05285	0.04228	0.03171
49000	0.02005	0.10190	0.07133	0.06114	0.05095	0.04076	0.03057
50000	0.01914	0.09827	0.06879	0.05896	0.04913	0.03931	0.02948
51000	0.01831	0.09481	0.06636	0.05688	0.04740	0.03792	0.02844
52000	0.01744	0.09150	0.06405	0.05490	0.04575	0.03660	0.02745
53000	0.01662	0.08834	0.06184	0.05300	0.04417	0.03534	0.02650
54000	0.01597	0.08532	0.05972	0.05119	0.04266	0.03413	0.02560
55000	0.01523	0.08243	0.05770	0.04946	0.04122	0.03297	0.02473
56000	0.01454	0.07967	0.05577	0.04780	0.03984	0.03187	0.02390
57000	0.01393	0.07704	0.05393	0.04622	0.03852	0.03082	0.02311
58000	0.01331	0.07452	0.05216	0.04471	0.03726	0.02981	0.02235
59000	0.01270	0.07211	0.05047	0.04326	0.03605	0.02884	0.02163
60000	0.01223	0.06980	0.04886	0.04188	0.03490	0.02792	0.02094

Appendix Table: 11 (cont'd)

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
61000	0.01170	0.06758	0.04731	0.04055	0.03379	0.02703	0.02027
62000	0.01124	0.06546	0.04582	0.03928	0.03273	0.02618	0.01964
63000	0.01080	0.06342	0.04439	0.03805	0.03171	0.02537	0.01903
64000	0.01033	0.06146	0.04302	0.03688	0.03073	0.02459	0.01844
65000	0.00990	0.05960	0.04172	0.03576	0.02980	0.02384	0.01788
66000	0.00955	0.05780	0.04046	0.03468	0.02890	0.02312	0.01734
67000	0.00921	0.05606	0.03924	0.03364	0.02803	0.02242	0.01682
68000	0.00886	0.05439	0.03807	0.03263	0.02719	0.02175	0.01632
69000	0.00851	0.05278	0.03694	0.03167	0.02639	0.02111	0.01583
70000	0.00821	0.05123	0.03586	0.03074	0.02561	0.02049	0.01537
75000	0.00675	0.04432	0.03103	0.02659	0.02216	0.01773	0.01330
80000	0.00570	0.03857	0.02700	0.02314	0.01928	0.01543	0.01157
85000	0.00486	0.03369	0.02358	0.02021	0.01684	0.01347	0.01011
90000	0.00414	0.02955	0.02063	0.01773	0.01478	0.01182	0.00887
95000	0.00349	0.02602	0.01821	0.01561	0.01301	0.01041	0.00781
100000	0.00302	0.02303	0.01612	0.01382	0.01152	0.00921	0.00691
105000	0.00265	0.02041	0.01429	0.01225	0.01020	0.00816	0.00612
110000	0.00234	0.01809	0.01267	0.01086	0.00905	0.00724	0.00543
115000	0.00200	0.01608	0.01125	0.00965	0.00804	0.00643	0.00482
120000	0.00175	0.01435	0.01005	0.00861	0.00718	0.00574	0.00431
125000	0.00150	0.01286	0.00900	0.00772	0.00643	0.00514	0.00386
130000	0.00133	0.01156	0.00809	0.00693	0.00578	0.00462	0.00347
135000	0.00117	0.01040	0.00728	0.00624	0.00520	0.00416	0.00312
140000	0.00105	0.00938	0.00657	0.00563	0.00469	0.00375	0.00281
145000	0.00095	0.00845	0.00592	0.00507	0.00423	0.00338	0.00254
150000	0.00084	0.00762	0.00534	0.00457	0.00381	0.00305	0.00229
160000	0.00065	0.00624	0.00437	0.00374	0.00312	0.00250	0.00187
170000	0.00053	0.00513	0.00359	0.00308	0.00257	0.00205	0.00154
180000	0.00043	0.00425	0.00297	0.00255	0.00212	0.00170	0.00127
190000	0.00036	0.00351	0.00246	0.00211	0.00175	0.00140	0.00105
200000	0.00028	0.00293	0.00205	0.00176	0.00146	0.00117	0.00088
210000	0.00023	0.00246	0.00173	0.00148	0.00123	0.00099	0.00074
220000	0.00020	0.00208	0.00146	0.00125	0.00104	0.00083	0.00062
230000	0.00015	0.00175	0.00123	0.00105	0.00088	0.00070	0.00053
240000	0.00011	0.00151	0.00105	0.00090	0.00075	0.00060	0.00045
250000	0.00009	0.00131	0.00092	0.00079	0.00066	0.00052	0.00039
275000	0.00007	0.00092	0.00064	0.00055	0.00046	0.00037	0.00028
300000	0.00006	0.00062	0.00043	0.00037	0.00031	0.00025	0.00019
325000	0.00004	0.00040	0.00028	0.00024	0.00020	0.00016	0.00012
350000	0.00002	0.00026	0.00018	0.00015	0.00013	0.00010	0.00008
375000	0.00001	0.00018	0.00012	0.00011	0.00009	0.00007	0.00005
400000	0.00001	0.00011	0.00008	0.00007	0.00006	0.00004	0.00003
425000	0.00001	0.00007	0.00005	0.00004	0.00003	0.00003	0.00002
450000	0.00000	0.00005	0.00004	0.00003	0.00003	0.00002	0.00002
475000	0.00000	0.00004	0.00003	0.00002	0.00002	0.00001	0.00001
500000	0.00000	0.00002	0.00002	0.00001	0.00001	0.00001	0.00001

Appendix Table: 12
 Year: 1995-1996
 Type of data: National (1992)
 Population: All eligibles
 Projection assumptions: AAPCC \$475 per month
 Projection factor: 1.6949

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
5000	0.22325	0.69729	0.48811	0.41838	0.34865	0.27892	0.20919
10000	0.14794	0.53790	0.37653	0.32274	0.26895	0.21516	0.16137
15000	0.10917	0.42689	0.29882	0.25613	0.21345	0.17076	0.12807
20000	0.08399	0.34281	0.23996	0.20568	0.17140	0.13712	0.10284
21000	0.07986	0.32843	0.22990	0.19706	0.16421	0.13137	0.09853
22000	0.07587	0.31477	0.22034	0.18886	0.15739	0.12591	0.09443
23000	0.07184	0.30180	0.21126	0.18108	0.15090	0.12072	0.09054
24000	0.06808	0.28953	0.20267	0.17372	0.14476	0.11581	0.08686
25000	0.06488	0.27786	0.19450	0.16672	0.13893	0.11114	0.08336
26000	0.06191	0.26674	0.18672	0.16004	0.13337	0.10670	0.08002
27000	0.05903	0.25613	0.17929	0.15368	0.12807	0.10245	0.07684
28000	0.05623	0.24602	0.17222	0.14761	0.12301	0.09841	0.07381
29000	0.05362	0.23639	0.16547	0.14183	0.11819	0.09455	0.07092
30000	0.05107	0.22719	0.15904	0.13632	0.11360	0.09088	0.06816
31000	0.04876	0.21843	0.15290	0.13106	0.10922	0.08737	0.06553
32000	0.04657	0.21007	0.14705	0.12604	0.10503	0.08403	0.06302
33000	0.04446	0.20208	0.14145	0.12125	0.10104	0.08083	0.06062
34000	0.04260	0.19444	0.13611	0.11666	0.09722	0.07778	0.05833
35000	0.04062	0.18714	0.13100	0.11228	0.09357	0.07486	0.05614
36000	0.03891	0.18016	0.12611	0.10810	0.09008	0.07207	0.05405
37000	0.03720	0.17349	0.12144	0.10409	0.08674	0.06939	0.05205
38000	0.03575	0.16709	0.11696	0.10025	0.08354	0.06684	0.05013
39000	0.03 26	0.16095	0.11266	0.09657	0.08047	0.06438	0.04828
40000	0.03277	0.15507	0.10855	0.09304	0.07753	0.06203	0.04652
41000	0.03132	0.14944	0.10461	0.08966	0.07472	0.05978	0.04483
42000	0.03007	0.14406	0.10084	0.08644	0.07203	0.05762	0.04322
43000	0.02887	0.13890	0.09723	0.08334	0.06945	0.05556	0.04167
44000	0.02770	0.13394	0.09376	0.08036	0.06697	0.05358	0.04018
45000	0.02651	0.12919	0.09043	0.07751	0.06459	0.05167	0.03876
46000	0.02543	0.12463	0.08724	0.07478	0.06232	0.04985	0.03739
47000	0.02435	0.12027	0.08419	0.07216	0.06013	0.04811	0.03608
48000	0.02350	0.11607	0.08125	0.06964	0.05803	0.04643	0.03482
49000	0.02247	0.11204	0.07843	0.06722	0.05602	0.04481	0.03361
50000	0.02154	0.10818	0.07572	0.06491	0.05409	0.04327	0.03245
51000	0.02065	0.10448	0.07314	0.06269	0.05224	0.04179	0.03134
52000	0.01984	0.10093	0.07065	0.06056	0.05046	0.04037	0.03028
53000	0.01894	0.09753	0.06827	0.05852	0.04876	0.03901	0.02926
54000	0.01817	0.09427	0.06599	0.05656	0.04714	0.03771	0.02828
55000	0.01734	0.09116	0.06381	0.05469	0.04558	0.03646	0.02735
56000	0.01659	0.08818	0.06172	0.05291	0.04409	0.03527	0.02645
57000	0.01597	0.08532	0.05972	0.05119	0.04266	0.03413	0.02560
58000	0.01527	0.08258	0.05780	0.04955	0.04129	0.03303	0.02477
59000	0.01463	0.07996	0.05597	0.04797	0.03998	0.03198	0.02399
60000	0.01400	0.07745	0.05421	0.04647	0.03872	0.03098	0.02323

Appendix Table: 12 (cont'd)

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
61000	0.01343	0.07504	0.05253	0.04502	0.03752	0.03001	0.02251
62000	0.01287	0.07273	0.05091	0.04364	0.03636	0.02909	0.02182
63000	0.01237	0.07052	0.04936	0.04231	0.03526	0.02821	0.02116
64000	0.01188	0.06839	0.04787	0.04103	0.03419	0.02735	0.02052
65000	0.01143	0.06634	0.04644	0.03981	0.03317	0.02654	0.01990
66000	0.01101	0.06438	0.04506	0.03863	0.03219	0.02575	0.01931
67000	0.01057	0.06248	0.04374	0.03749	0.03124	0.02499	0.01874
68000	0.01011	0.06067	0.04247	0.03640	0.03033	0.02427	0.01820
69000	0.00978	0.05892	0.04125	0.03535	0.02946	0.02357	0.01768
70000	0.00944	0.05724	0.04007	0.03434	0.02862	0.02290	0.01717
75000	0.00789	0.04966	0.03476	0.02980	0.02483	0.01986	0.01490
80000	0.00657	0.04335	0.03034	0.02601	0.02167	0.01734	0.01300
85000	0.00558	0.03802	0.02661	0.02281	0.01901	0.01521	0.01140
90000	0.00482	0.03345	0.02342	0.02007	0.01673	0.01338	0.01004
95000	0.00414	0.02955	0.02069	0.01773	0.01478	0.01182	0.00887
100000	0.00352	0.02619	0.01833	0.01571	0.01310	0.01048	0.00786
105000	0.00305	0.02333	0.01633	0.01400	0.01166	0.00933	0.00700
110000	0.00270	0.02080	0.01456	0.01248	0.01040	0.00832	0.00624
115000	0.00241	0.01856	0.01299	0.01113	0.00928	0.00742	0.00557
120000	0.00209	0.01657	0.01160	0.00994	0.00829	0.00663	0.00497
125000	0.00181	0.01487	0.01041	0.00892	0.00744	0.00595	0.00446
130000	0.00156	0.01338	0.00937	0.00803	0.00669	0.00535	0.00402
135000	0.00139	0.01208	0.00846	0.00725	0.00604	0.00483	0.00363
140000	0.00124	0.01093	0.00765	0.00656	0.00547	0.00437	0.00328
145000	0.00111	0.00990	0.00693	0.00594	0.00495	0.00396	0.00297
150000	0.00101	0.00898	0.00628	0.00539	0.00449	0.00359	0.00269
160000	0.00082	0.00738	0.00517	0.00443	0.00369	0.00295	0.00221
170000	0.00065	0.00611	0.00428	0.00367	0.00306	0.00244	0.00183
180000	0.00052	0.00508	0.00356	0.00305	0.00254	0.00203	0.00152
190000	0.00043	0.00425	0.00297	0.00255	0.00212	0.00170	0.00127
200000	0.00036	0.00354	0.00248	0.00213	0.00177	0.00142	0.00106
210000	0.00028	0.00298	0.00209	0.00179	0.00149	0.00119	0.00090
220000	0.00023	0.00253	0.00177	0.00152	0.00127	0.00101	0.00076
230000	0.00020	0.00216	0.00151	0.00129	0.00108	0.00086	0.00065
240000	0.00017	0.00183	0.00128	0.00110	0.00092	0.00073	0.00055
250000	0.00013	0.00158	0.00110	0.00095	0.00079	0.00063	0.00047
275000	0.00009	0.00114	0.00080	0.00068	0.00057	0.00046	0.00034
300000	0.00007	0.00080	0.00056	0.00048	0.00040	0.00032	0.00024
325000	0.00006	0.00054	0.00038	0.00032	0.00027	0.00021	0.00016
350000	0.00004	0.00035	0.00024	0.00021	0.00017	0.00014	0.00010
375000	0.00002	0.00023	0.00016	0.00014	0.00012	0.00009	0.00007
400000	0.00001	0.00017	0.00012	0.00010	0.00008	0.00007	0.00005
425000	0.00001	0.00010	0.00007	0.00006	0.00005	0.00004	0.00003
450000	0.00001	0.00006	0.00005	0.00004	0.00003	0.00003	0.00002
475000	0.00000	0.00005	0.00004	0.00003	0.00003	0.00002	0.00002
500000	0.00000	0.00004	0.00003	0.00002	0.00002	0.00001	0.00001

Appendix Table: 13
 Year: 1995-1996
 Type of data: National (1992)
 Population: All eligibles
 Projection assumptions: AAPCC = \$500 per month
 Projection factor: 1.7841

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
5000	0.22829	0.70720	0.49504	0.42432	0.35360	0.28288	0.21216
10000	0.15345	0.55111	0.38578	0.33067	0.27555	0.22044	0.16533
15000	0.11351	0.44154	0.30908	0.26492	0.22077	0.17662	0.13246
20000	0.08829	0.35792	0.25054	0.21475	0.17896	0.14317	0.10738
21000	0.08421	0.34354	0.24048	0.20613	0.17177	0.13742	0.10306
22000	0.08028	0.32983	0.23088	0.19790	0.16492	0.13193	0.09895
23000	0.07643	0.31678	0.22174	0.19007	0.15839	0.12671	0.09503
24000	0.07273	0.30434	0.21303	0.18260	0.15217	0.12173	0.09130
25000	0.06901	0.29253	0.20477	0.17552	0.14627	0.11701	0.08776
26000	0.06583	0.28130	0.19691	0.16878	0.14065	0.11252	0.08439
27000	0.06291	0.27057	0.18940	0.16234	0.13529	0.10823	0.08117
28000	0.06018	0.26031	0.18222	0.15619	0.13016	0.10413	0.07809
29000	0.05744	0.25051	0.17536	0.15031	0.12526	0.10020	0.07515
30000	0.05495	0.24115	0.16880	0.14469	0.12057	0.09646	0.07234
31000	0.05258	0.23219	0.16253	0.13931	0.11610	0.09288	0.06966
32000	0.05017	0.22364	0.15655	0.13418	0.11182	0.08946	0.06709
33000	0.04797	0.21546	0.15082	0.12928	0.10773	0.08618	0.06464
34000	0.04601	0.20763	0.14534	0.12458	0.10382	0.08305	0.06229
35000	0.04399	0.20013	0.14009	0.12008	0.10007	0.08005	0.06004
36000	0.04221	0.19295	0.13506	0.11577	0.09647	0.07718	0.05788
37000	0.04035	0.18607	0.13025	0.11164	0.09304	0.07443	0.05582
38000	0.03876	0.17948	0.12564	0.10769	0.08974	0.07179	0.05384
39000	0.03713	0.17316	0.12121	0.10390	0.08658	0.06926	0.05195
40000	0.03575	0.16709	0.11696	0.10025	0.08354	0.06684	0.05013
41000	0.03434	0.16125	0.11287	0.09675	0.08062	0.06450	0.04837
42000	0.03291	0.15564	0.10895	0.09339	0.07782	0.06226	0.04669
43000	0.03156	0.15027	0.10519	0.09016	0.07513	0.06011	0.04508
44000	0.03030	0.14512	0.10158	0.08707	0.07256	0.05805	0.04354
45000	0.02914	0.14017	0.09812	0.08410	0.07008	0.05607	0.04205
46000	0.02800	0.13541	0.09478	0.08124	0.06770	0.05416	0.04062
47000	0.02690	0.13083	0.09158	0.07850	0.06541	0.05233	0.03925
48000	0.02584	0.12643	0.08850	0.07586	0.06322	0.05057	0.03793
49000	0.02482	0.12221	0.08555	0.07333	0.06110	0.04888	0.03666
50000	0.02397	0.11815	0.08271	0.07089	0.05908	0.04726	0.03545
51000	0.02302	0.11423	0.07996	0.06854	0.05712	0.04569	0.03427
52000	0.02208	0.11047	0.07733	0.06628	0.05524	0.04419	0.03314
53000	0.02116	0.10686	0.07481	0.06412	0.05343	0.04275	0.03206
54000	0.02042	0.10340	0.07238	0.06204	0.05170	0.04136	0.03102
55000	0.01962	0.10006	0.07004	0.06004	0.05003	0.04003	0.03002
56000	0.01878	0.09686	0.06780	0.05812	0.04843	0.03875	0.02906
57000	0.01806	0.09380	0.06566	0.05628	0.04690	0.03752	0.02814
58000	0.01730	0.09085	0.06360	0.05451	0.04543	0.03634	0.02726
59000	0.01655	0.08803	0.06162	0.05282	0.04401	0.03521	0.02641
60000	0.01597	0.08532	0.05972	0.05119	0.04266	0.03413	0.02560

Appendix Table: 13 (cont'd)

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
61000	0.01530	0.08271	0.05790	0.04963	0.04136	0.03308	0.02481
62000	0.01469	0.08021	0.05615	0.04813	0.04011	0.03209	0.02406
63000	0.01408	0.07782	0.05447	0.04669	0.03891	0.03113	0.02335
64000	0.01358	0.07551	0.05286	0.04531	0.03775	0.03020	0.02265
65000	0.01300	0.07330	0.05131	0.04398	0.03665	0.02932	0.02199
66000	0.01252	0.07117	0.04982	0.04270	0.03559	0.02847	0.02135
67000	0.01209	0.06912	0.04839	0.04147	0.03456	0.02765	0.02074
68000	0.01159	0.06715	0.04701	0.04029	0.03358	0.02686	0.02015
69000	0.01120	0.06525	0.04568	0.03915	0.03263	0.02610	0.01958
70000	0.01080	0.06342	0.04439	0.03805	0.03171	0.02537	0.01903
75000	0.00903	0.05521	0.03865	0.03313	0.02761	0.02209	0.01656
80000	0.00759	0.04830	0.03381	0.02898	0.02415	0.01932	0.01449
85000	0.00643	0.04249	0.02974	0.02549	0.02125	0.01700	0.01275
90000	0.00551	0.03753	0.02627	0.02252	0.01876	0.01501	0.01126
95000	0.00476	0.03324	0.02327	0.01994	0.01662	0.01330	0.00997
100000	0.00414	0.02955	0.02069	0.01773	0.01478	0.01182	0.00887
105000	0.00356	0.02635	0.01844	0.01581	0.01317	0.01054	0.00790
110000	0.00307	0.02360	0.01652	0.01416	0.01180	0.00944	0.00708
115000	0.00275	0.02116	0.01481	0.01270	0.01058	0.00846	0.00635
120000	0.00248	0.01899	0.01329	0.01139	0.00949	0.00759	0.00570
125000	0.00219	0.01704	0.01193	0.01022	0.00852	0.00682	0.00511
130000	0.00189	0.01536	0.01075	0.00921	0.00768	0.00614	0.00461
135000	0.00166	0.01388	0.00971	0.00833	0.00694	0.00555	0.00416
140000	0.00147	0.01259	0.00881	0.00755	0.00629	0.00503	0.00378
145000	0.00130	0.01143	0.00800	0.00686	0.00572	0.00457	0.00343
150000	0.00117	0.01040	0.00728	0.00624	0.00520	0.00416	0.00312
160000	0.00097	0.00863	0.00604	0.00518	0.00431	0.00345	0.00259
170000	0.00080	0.00717	0.00502	0.00430	0.00358	0.00287	0.00215
180000	0.00064	0.00600	0.00420	0.00360	0.00300	0.00240	0.00180
190000	0.00052	0.00504	0.00353	0.00302	0.00252	0.00201	0.00151
200000	0.00043	0.00425	0.00297	0.00255	0.00212	0.00170	0.00127
210000	0.00037	0.00358	0.00250	0.00215	0.00179	0.00143	0.00107
220000	0.00029	0.00303	0.00212	0.00182	0.00152	0.00121	0.00091
230000	0.00024	0.00259	0.00182	0.00156	0.00130	0.00104	0.00078
240000	0.00020	0.00223	0.00156	0.00134	0.00111	0.00089	0.00067
250000	0.00018	0.00191	0.00133	0.00114	0.00095	0.00076	0.00057
275000	0.00010	0.00135	0.00095	0.00081	0.00068	0.00054	0.00041
300000	0.00008	0.00099	0.00069	0.00059	0.00050	0.00040	0.00030
325000	0.00006	0.00070	0.00049	0.00042	0.00035	0.00028	0.00021
350000	0.00004	0.00047	0.00033	0.00028	0.00024	0.00019	0.00014
375000	0.00003	0.00031	0.00022	0.00019	0.00016	0.00012	0.00009
400000	0.00001	0.00022	0.00015	0.00013	0.00011	0.00009	0.00007
425000	0.00001	0.00016	0.00011	0.00009	0.00008	0.00006	0.00005
450000	0.00001	0.00010	0.00007	0.00006	0.00005	0.00004	0.00003
475000	0.00001	0.00006	0.00004	0.00004	0.00003	0.00003	0.00002
500000	0.00000	0.00005	0.00004	0.00003	0.00003	0.00002	0.00002

Appendix Table: 14
 Year: 1995-1996
 Type of data: National (1992)
 Population: All eligibles
 Projection assumptions: AAPCC \$525 per month
 Projection factor: 1.8733

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
5000	0.23331	0.71635	0.50145	0.42981	0.35818	0.28654	0.21491
10000	0.15863	0.56350	0.39445	0.33810	0.28175	0.22540	0.16905
15000	0.11798	0.45532	0.31873	0.27319	0.22766	0.18213	0.13660
20000	0.09248	0.37226	0.26058	0.22336	0.18613	0.14890	0.11168
21000	0.08829	0.35792	0.25054	0.21475	0.17896	0.14317	0.10737
22000	0.08442	0.34421	0.24095	0.20653	0.17211	0.13768	0.10326
23000	0.08064	0.33111	0.23178	0.19867	0.16556	0.13244	0.09933
24000	0.07697	0.31860	0.22302	0.19116	0.15930	0.12744	0.09558
25000	0.07350	0.30666	0.21466	0.18399	0.15333	0.12266	0.09200
26000	0.06987	0.29529	0.20670	0.17717	0.14764	0.11811	0.08859
27000	0.06668	0.28446	0.19912	0.17067	0.14223	0.11378	0.08534
28000	0.06386	0.27409	0.19187	0.16446	0.13705	0.10964	0.08223
29000	0.06122	0.26417	0.18492	0.15850	0.13208	0.10567	0.07925
30000	0.05857	0.25466	0.17826	0.15279	0.12733	0.10186	0.07640
31000	0.05612	0.24555	0.17189	0.14733	0.12278	0.09822	0.07367
32000	0.05374	0.23683	0.16578	0.14210	0.11842	0.09473	0.07105
33000	0.05141	0.22848	0.15993	0.13709	0.11424	0.09139	0.06854
34000	0.04933	0.22048	0.15434	0.13229	0.11024	0.08819	0.06614
35000	0.04730	0.21281	0.14897	0.12769	0.10641	0.08512	0.06384
36000	0.04540	0.20545	0.14382	0.12327	0.10273	0.08218	0.06164
37000	0.04357	0.19840	0.13888	0.11904	0.09920	0.07936	0.05952
38000	0.04183	0.19161	0.13413	0.11497	0.09581	0.07665	0.05748
39000	0.04114	0.18511	0.12958	0.11107	0.09256	0.07405	0.05553
40000	0.03857	0.17887	0.12521	0.10732	0.08943	0.07155	0.05366
41000	0.03702	0.17287	0.12101	0.10372	0.08643	0.06915	0.05186
42000	0.03575	0.16709	0.11696	0.10025	0.08354	0.06683	0.05013
43000	0.03440	0.16152	0.11306	0.09691	0.08076	0.06461	0.04846
44000	0.03304	0.15617	0.10932	0.09370	0.07808	0.06247	0.04685
45000	0.03179	0.15102	0.10571	0.09061	0.07551	0.06041	0.04531
46000	0.03049	0.14608	0.10226	0.08765	0.07304	0.05843	0.04383
47000	0.02940	0.14133	0.09893	0.08480	0.07066	0.05653	0.04240
48000	0.02826	0.13675	0.09572	0.08205	0.06837	0.05470	0.04102
49000	0.02730	0.13233	0.09263	0.07940	0.06617	0.05293	0.03970
50000	0.02621	0.12808	0.08966	0.07685	0.06404	0.05123	0.03843
51000	0.02526	0.12400	0.08680	0.07440	0.06200	0.04960	0.03720
52000	0.02432	0.12006	0.08405	0.07204	0.06003	0.04803	0.03602
53000	0.02354	0.11626	0.08139	0.06976	0.05813	0.04651	0.03488
54000	0.02262	0.11260	0.07882	0.06756	0.05630	0.04504	0.03378
55000	0.02174	0.10908	0.07636	0.06545	0.05454	0.04363	0.03272
56000	0.02092	0.10570	0.07399	0.06342	0.05285	0.04228	0.03171
57000	0.02017	0.10243	0.07170	0.06146	0.05122	0.04097	0.03073
58000	0.01944	0.09929	0.06950	0.05957	0.04964	0.03972	0.02979
59000	0.01862	0.09627	0.06739	0.05776	0.04813	0.03851	0.02888
60000	0.01794	0.09337	0.06536	0.05602	0.04668	0.03735	0.02801

Appendix Table: 14 (cont'd)

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
61000	0.01722	0.09058	0.06340	0.05435	0.04529	0.03623	0.02717
62000	0.01653	0.08790	0.06153	0.05274	0.04395	0.03516	0.02637
63000	0.01597	0.08532	0.05972	0.05119	0.04266	0.03413	0.02560
64000	0.01533	0.08283	0.05798	0.04970	0.04142	0.03313	0.02485
65000	0.01474	0.08045	0.05631	0.04827	0.04022	0.03218	0.02413
66000	0.01416	0.07815	0.05471	0.04689	0.03908	0.03126	0.02345
67000	0.01368	0.07594	0.05316	0.04557	0.03797	0.03038	0.02278
68000	0.01313	0.07381	0.05167	0.04429	0.03691	0.02953	0.02214
69000	0.01264	0.07177	0.05024	0.04306	0.03589	0.02871	0.02153
70000	0.01223	0.06980	0.04886	0.04188	0.03490	0.02792	0.02094
75000	0.01016	0.06092	0.04264	0.03655	0.03046	0.02437	0.01828
80000	0.00865	0.05346	0.03742	0.03207	0.02673	0.02138	0.01604
85000	0.00733	0.04712	0.03292	0.02827	0.02356	0.01885	0.01414
90000	0.00631	0.04173	0.02921	0.02504	0.02087	0.01669	0.01252
95000	0.00544	0.03709	0.02597	0.02226	0.01855	0.01484	0.01113
100000	0.00469	0.03305	0.02314	0.01983	0.01653	0.01322	0.00992
105000	0.00414	0.02955	0.02069	0.01773	0.01478	0.01182	0.00887
110000	0.00359	0.02649	0.01854	0.01589	0.01324	0.01060	0.00795
115000	0.00312	0.02384	0.01669	0.01430	0.01192	0.00954	0.00715
120000	0.00279	0.02149	0.01504	0.01289	0.01074	0.00860	0.00645
125000	0.00252	0.01938	0.01357	0.01163	0.00969	0.00775	0.00581
130000	0.00226	0.01748	0.01224	0.01049	0.00874	0.00699	0.00525
135000	0.00196	0.01581	0.01107	0.00949	0.00791	0.00633	0.00474
140000	0.00175	0.01435	0.01004	0.00861	0.00717	0.00574	0.00430
145000	0.00153	0.01306	0.00914	0.00784	0.00653	0.00522	0.00392
150000	0.00137	0.01191	0.00834	0.00715	0.00596	0.00476	0.00357
160000	0.00112	0.00995	0.00697	0.00597	0.00498	0.00398	0.00299
170000	0.00094	0.00833	0.00583	0.00500	0.00416	0.00333	0.00250
180000	0.00076	0.00698	0.00489	0.00419	0.00349	0.00279	0.00209
190000	0.00063	0.00590	0.00413	0.00354	0.00295	0.00236	0.00177
200000	0.00052	0.00499	0.00350	0.00300	0.00250	0.00200	0.00150
210000	0.00043	0.00425	0.00297	0.00255	0.00212	0.00170	0.00127
220000	0.00038	0.00361	0.00252	0.00216	0.00180	0.00144	0.00108
230000	0.00029	0.00308	0.00216	0.00185	0.00154	0.00123	0.00092
240000	0.00025	0.00265	0.00186	0.00159	0.00133	0.00106	0.00080
250000	0.00021	0.00229	0.00160	0.00138	0.00115	0.00092	0.00069
275000	0.00013	0.00160	0.00112	0.00096	0.00080	0.00064	0.00048
300000	0.00009	0.00119	0.00084	0.00072	0.00060	0.00048	0.00036
325000	0.00007	0.00087	0.00061	0.00052	0.00044	0.00035	0.00026
350000	0.00006	0.00062	0.00043	0.00037	0.00031	0.00025	0.00019
375000	0.00004	0.00042	0.00030	0.00025	0.00021	0.00017	0.00013
400000	0.00002	0.00029	0.00020	0.00017	0.00014	0.00011	0.00009
425000	0.00001	0.00021	0.00015	0.00012	0.00010	0.00008	0.00006
450000	0.00001	0.00015	0.00010	0.00009	0.00007	0.00006	0.00004
475000	0.00001	0.00009	0.00007	0.00006	0.00005	0.00004	0.00003
500000	0.00000	0.00006	0.00004	0.00004	0.00003	0.00002	0.00002

Appendix Table: 15
 Year: 1995-1996
 Type of data: National (1992)
 Population: All eligibles
 Projection assumptions: AAPCC = \$550 per month
 Projection factor: 1.9625

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
5000	0.23808	0.72486	0.50740	0.43492	0.36243	0.28994	0.21746
10000	0.16378	0.57513	0.40259	0.34508	0.28757	0.23005	0.17254
15000	0.12210	0.46831	0.32782	0.28099	0.23416	0.18732	0.14049
20000	0.09660	0.38591	0.27013	0.23154	0.19295	0.15436	0.11577
21000	0.09228	0.37159	0.26011	0.22296	0.18580	0.14864	0.11148
22000	0.08829	0.35792	0.25054	0.21475	0.17896	0.14317	0.10737
23000	0.08460	0.34482	0.24137	0.20689	0.17241	0.13793	0.10345
24000	0.08098	0.33228	0.23259	0.19937	0.16614	0.13291	0.09968
25000	0.07746	0.32027	0.22419	0.19216	0.16014	0.12811	0.09608
26000	0.07411	0.30879	0.21615	0.18527	0.15439	0.12351	0.09264
27000	0.07064	0.29782	0.20847	0.17869	0.14891	0.11913	0.08935
28000	0.06749	0.28736	0.20115	0.17242	0.14368	0.11494	0.08621
29000	0.06478	0.27734	0.19414	0.16641	0.13867	0.11094	0.08320
30000	0.06219	0.26773	0.18741	0.16064	0.13386	0.10709	0.08032
31000	0.05968	0.25850	0.18095	0.15510	0.12925	0.10340	0.07755
32000	0.05719	0.24964	0.17475	0.14979	0.12482	0.09986	0.07489
33000	0.05495	0.24114	0.16880	0.14469	0.12057	0.09646	0.07234
34000	0.05279	0.23299	0.16309	0.13979	0.11649	0.09320	0.06990
35000	0.05060	0.22516	0.15761	0.13510	0.11258	0.09007	0.06755
36000	0.04855	0.21765	0.15236	0.13059	0.10883	0.08706	0.06530
37000	0.04666	0.21044	0.14731	0.12626	0.10522	0.08418	0.06313
38000	0.04488	0.20350	0.14245	0.12210	0.10175	0.08140	0.06105
39000	0.04318	0.19683	0.13778	0.11810	0.09842	0.07873	0.05905
40000	0.04152	0.19041	0.13329	0.11425	0.09521	0.07616	0.05712
41000	0.03992	0.18425	0.12897	0.11055	0.09212	0.07370	0.05527
42000	0.03843	0.17831	0.12482	0.10699	0.08915	0.07132	0.05349
43000	0.03697	0.17260	0.12082	0.10356	0.08630	0.06904	0.05178
44000	0.03575	0.16709	0.11696	0.10025	0.08354	0.06683	0.05013
45000	0.03445	0.16177	0.11324	0.09706	0.08088	0.06471	0.04853
46000	0.03315	0.15664	0.10965	0.09399	0.07832	0.06266	0.04699
47000	0.03196	0.15171	0.10620	0.09103	0.07586	0.06068	0.04551
48000	0.03067	0.14697	0.10288	0.08818	0.07348	0.05879	0.04409
49000	0.02967	0.14239	0.09967	0.08544	0.07120	0.05696	0.04272
50000	0.02862	0.13798	0.09658	0.08279	0.06899	0.05519	0.04139
51000	0.02764	0.13372	0.09360	0.08023	0.06686	0.05349	0.04012
52000	0.02661	0.12961	0.09073	0.07777	0.06480	0.05184	0.03888
53000	0.02565	0.12565	0.08796	0.07539	0.06283	0.05026	0.03770
54000	0.02472	0.12183	0.08528	0.07310	0.06092	0.04873	0.03655
55000	0.02397	0.11815	0.08270	0.07089	0.05907	0.04726	0.03544
56000	0.02308	0.11458	0.08021	0.06875	0.05729	0.04583	0.03437
57000	0.02228	0.11114	0.07780	0.06669	0.05557	0.04446	0.03334
58000	0.02146	0.10783	0.07548	0.06470	0.05392	0.04313	0.03235
59000	0.02069	0.10464	0.07325	0.06279	0.05232	0.04186	0.03139
60000	0.01998	0.10156	0.07109	0.06094	0.05078	0.04063	0.03047

Appendix Table: 15 (cont'd)

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
61000	0.01923	0.09859	0.06901	0.05915	0.04930	0.03944	0.02958
62000	0.01848	0.09573	0.06701	0.05744	0.04787	0.03829	0.02872
63000	0.01786	0.09298	0.06508	0.05579	0.04649	0.03719	0.02789
64000	0.01717	0.09033	0.06323	0.05420	0.04516	0.03613	0.02710
65000	0.01651	0.08778	0.06144	0.05267	0.04389	0.03511	0.02633
66000	0.01597	0.08532	0.05972	0.05119	0.04266	0.03413	0.02560
67000	0.01538	0.08294	0.05806	0.04977	0.04147	0.03318	0.02488
68000	0.01477	0.08066	0.05646	0.04840	0.04033	0.03226	0.02420
69000	0.01425	0.07846	0.05492	0.04708	0.03923	0.03138	0.02354
70000	0.01378	0.07634	0.05344	0.04580	0.03817	0.03054	0.02290
75000	0.01150	0.06680	0.04676	0.04008	0.03340	0.02672	0.02004
80000	0.00975	0.05877	0.04114	0.03526	0.02938	0.02351	0.01763
85000	0.00834	0.05193	0.03635	0.03116	0.02596	0.02077	0.01558
90000	0.00715	0.04607	0.03225	0.02764	0.02304	0.01843	0.01382
95000	0.00615	0.04106	0.02874	0.02464	0.02053	0.01642	0.01232
100000	0.00539	0.03670	0.02569	0.02202	0.01835	0.01468	0.01101
105000	0.00466	0.03288	0.02302	0.01973	0.01644	0.01315	0.00987
110000	0.00414	0.02955	0.02069	0.01773	0.01478	0.01182	0.00887
115000	0.00362	0.02662	0.01863	0.01597	0.01331	0.01065	0.00799
120000	0.00316	0.02407	0.01685	0.01444	0.01203	0.00963	0.00722
125000	0.00283	0.02179	0.01526	0.01308	0.01090	0.00872	0.00654
130000	0.00257	0.01975	0.01382	0.01185	0.00987	0.00790	0.00592
135000	0.00231	0.01790	0.01253	0.01074	0.00895	0.00716	0.00537
140000	0.00203	0.01624	0.01137	0.00975	0.00812	0.00650	0.00487
145000	0.00180	0.01480	0.01036	0.00888	0.00740	0.00592	0.00444
150000	0.00158	0.01351	0.00946	0.00811	0.00675	0.00540	0.00405
160000	0.00129	0.01133	0.00793	0.00680	0.00567	0.00453	0.00340
170000	0.00107	0.00956	0.00669	0.00573	0.00478	0.00382	0.00287
180000	0.00090	0.00806	0.00564	0.00484	0.00403	0.00322	0.00242
190000	0.00074	0.00682	0.00477	0.00409	0.00341	0.00273	0.00205
200000	0.00062	0.00581	0.00407	0.00349	0.00290	0.00232	0.00174
210000	0.00051	0.00496	0.00347	0.00297	0.00248	0.00198	0.00149
220000	0.00043	0.00425	0.00297	0.00255	0.00212	0.00170	0.00127
230000	0.00038	0.00363	0.00254	0.00218	0.00182	0.00145	0.00109
240000	0.00030	0.00312	0.00219	0.00187	0.00156	0.00125	0.00094
250000	0.00025	0.00271	0.00189	0.00162	0.00135	0.00108	0.00081
275000	0.00018	0.00191	0.00133	0.00114	0.00095	0.00076	0.00057
300000	0.00011	0.00139	0.00098	0.00084	0.00070	0.00056	0.00042
325000	0.00009	0.00105	0.00074	0.00063	0.00053	0.00042	0.00032
350000	0.00007	0.00077	0.00054	0.00046	0.00039	0.00031	0.00023
375000	0.00006	0.00055	0.00038	0.00033	0.00027	0.00022	0.00016
400000	0.00004	0.00038	0.00027	0.00023	0.00019	0.00015	0.00011
425000	0.00002	0.00027	0.00019	0.00016	0.00013	0.00011	0.00008
450000	0.00001	0.00020	0.00014	0.00012	0.00010	0.00008	0.00006
475000	0.00001	0.00014	0.00010	0.00008	0.00007	0.00006	0.00004
500000	0.00001	0.00009	0.00006	0.00005	0.00005	0.00004	0.00003

Appendix Table: 16
 Year: 1995-1996
 Type of data: National (1992)
 Population: All eligibles
 Projection assumptions: AAPCC \$575 per month
 Projection factor: 2.0517

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
5000	0.24250	0.73277	0.51294	0.43966	0.36639	0.29311	0.21983
10000	0.16886	0.58608	0.41026	0.35165	0.29304	0.23443	0.17583
15000	0.12621	0.48058	0.33641	0.28835	0.24029	0.19223	0.14417
20000	0.10050	0.39889	0.27922	0.23933	0.19945	0.15956	0.11967
21000	0.09625	0.38463	0.26924	0.23078	0.19232	0.15385	0.11539
22000	0.09212	0.37098	0.25969	0.22259	0.18549	0.14839	0.11130
23000	0.08829	0.35792	0.25054	0.21475	0.17896	0.14317	0.10737
24000	0.08475	0.34538	0.24176	0.20723	0.17269	0.13815	0.10361
25000	0.08127	0.33334	0.23334	0.20001	0.16667	0.13334	0.10000
26000	0.07792	0.32181	0.22527	0.19308	0.16090	0.12872	0.09654
27000	0.07476	0.31075	0.21752	0.18645	0.15537	0.12430	0.09322
28000	0.07132	0.30016	0.21011	0.18009	0.15008	0.12006	0.09005
29000	0.06826	0.29004	0.20303	0.17403	0.14502	0.11602	0.08701
30000	0.06558	0.28035	0.19624	0.16821	0.14017	0.11214	0.08410
31000	0.06306	0.27103	0.18972	0.16262	0.13551	0.10841	0.08131
32000	0.06065	0.26206	0.18344	0.15724	0.13103	0.10482	0.07862
33000	0.05824	0.25344	0.17741	0.15207	0.12672	0.10138	0.07603
34000	0.05599	0.24516	0.17162	0.14710	0.12258	0.09807	0.07355
35000	0.05380	0.23720	0.16604	0.14232	0.11860	0.09488	0.07116
36000	0.05175	0.22954	0.16068	0.13773	0.11477	0.09182	0.06886
37000	0.04979	0.22219	0.15553	0.13331	0.11109	0.08887	0.06666
38000	0.04787	0.21511	0.15058	0.12907	0.10756	0.08604	0.06453
39000	0.0.617	0.20830	0.14581	0.12498	0.10415	0.08332	0.06249
40000	0.04439	0.20173	0.14121	0.12104	0.10087	0.08069	0.06052
41000	0.04284	0.19541	0.13679	0.11725	0.09771	0.07817	0.05862
42000	0.04118	0.18932	0.13252	0.11359	0.09466	0.07573	0.05680
43000	0.03972	0.18346	0.12842	0.11008	0.09173	0.07338	0.05504
44000	0.03831	0.17780	0.12446	0.10668	0.08890	0.07112	0.05334
45000	0.03691	0.17235	0.12065	0.10341	0.08618	0.06894	0.05171
46000	0.03575	0.16709	0.11696	0.10025	0.08354	0.06683	0.05013
47000	0.03450	0.16199	0.11340	0.09720	0.08100	0.06480	0.04860
48000	0.03325	0.15708	0.10996	0.09425	0.07854	0.06283	0.04712
49000	0.03210	0.15234	0.10664	0.09141	0.07617	0.06094	0.04570
50000	0.03089	0.14778	0.10344	0.08867	0.07389	0.05911	0.04433
51000	0.02990	0.14337	0.10036	0.08602	0.07169	0.05735	0.04301
52000	0.02891	0.13911	0.09738	0.08347	0.06956	0.05565	0.04173
53000	0.02793	0.13500	0.09450	0.08100	0.06750	0.05400	0.04050
54000	0.02694	0.13102	0.09171	0.07861	0.06551	0.05241	0.03931
55000	0.02603	0.12718	0.08903	0.07631	0.06359	0.05087	0.03815
56000	0.02514	0.12347	0.08643	0.07408	0.06174	0.04939	0.03704
57000	0.02427	0.11990	0.08393	0.07194	0.05995	0.04796	0.03597
58000	0.02358	0.11643	0.08150	0.06986	0.05821	0.04657	0.03493
59000	0.02274	0.11307	0.07915	0.06784	0.05653	0.04523	0.03392
60000	0.02190	0.10983	0.07688	0.06590	0.05492	0.04393	0.03295

Appendix Table: 16 (cont'd)

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
61000	0.02112	0.10671	0.07470	0.06403	0.05336	0.04268	0.03201
62000	0.02047	0.10369	0.07259	0.06222	0.05185	0.04148	0.03111
63000	0.01981	0.10078	0.07054	0.06047	0.05039	0.04031	0.03023
64000	0.01907	0.09796	0.06857	0.05878	0.04898	0.03918	0.02939
65000	0.01839	0.09525	0.06667	0.05715	0.04762	0.03810	0.02857
66000	0.01774	0.09263	0.06484	0.05558	0.04631	0.03705	0.02779
67000	0.01710	0.09010	0.06307	0.05406	0.04505	0.03604	0.02703
68000	0.01649	0.08767	0.06137	0.05260	0.04383	0.03507	0.02630
69000	0.01597	0.08532	0.05972	0.05119	0.04266	0.03413	0.02560
70000	0.01539	0.08304	0.05813	0.04983	0.04152	0.03322	0.02491
75000	0.01289	0.07283	0.05098	0.04370	0.03641	0.02913	0.02185
80000	0.01097	0.06421	0.04494	0.03852	0.03210	0.02568	0.01926
85000	0.00935	0.05688	0.03982	0.03413	0.02844	0.02275	0.01706
90000	0.00807	0.05057	0.03540	0.03034	0.02529	0.02023	0.01517
95000	0.00693	0.04515	0.03160	0.02709	0.02257	0.01806	0.01354
100000	0.00604	0.04046	0.02832	0.02427	0.02023	0.01618	0.01214
105000	0.00532	0.03635	0.02545	0.02181	0.01818	0.01454	0.01091
110000	0.00464	0.03273	0.02291	0.01964	0.01637	0.01309	0.00982
115000	0.00414	0.02955	0.02069	0.01773	0.01478	0.01182	0.00887
120000	0.00365	0.02674	0.01872	0.01604	0.01337	0.01070	0.00802
125000	0.00319	0.02428	0.01699	0.01457	0.01214	0.00971	0.00728
130000	0.00288	0.02208	0.01545	0.01325	0.01104	0.00883	0.00662
135000	0.00261	0.02009	0.01406	0.01205	0.01005	0.00804	0.00603
140000	0.00237	0.01828	0.01280	0.01097	0.00914	0.00731	0.00548
145000	0.00210	0.01665	0.01166	0.00999	0.00833	0.00666	0.00500
150000	0.00186	0.01522	0.01065	0.00913	0.00761	0.00609	0.00457
160000	0.00149	0.01280	0.00896	0.00768	0.00640	0.00512	0.00384
170000	0.00122	0.01084	0.00759	0.00650	0.00542	0.00433	0.00325
180000	0.00104	0.00921	0.00645	0.00553	0.00461	0.00368	0.00276
190000	0.00086	0.00783	0.00548	0.00470	0.00391	0.00313	0.00235
200000	0.00071	0.00668	0.00467	0.00401	0.00334	0.00267	0.00200
210000	0.00061	0.00573	0.00401	0.00344	0.00286	0.00229	0.00172
220000	0.00051	0.00492	0.00345	0.00295	0.00246	0.00197	0.00148
230000	0.00043	0.00425	0.00297	0.00255	0.00212	0.00170	0.00127
240000	0.00038	0.00366	0.00256	0.00220	0.00183	0.00146	0.00110
250000	0.00030	0.00316	0.00221	0.00190	0.00158	0.00126	0.00095
275000	0.00020	0.00226	0.00158	0.00135	0.00113	0.00090	0.00068
300000	0.00013	0.00163	0.00114	0.00098	0.00081	0.00065	0.00049
325000	0.00009	0.00124	0.00087	0.00074	0.00062	0.00050	0.00037
350000	0.00007	0.00094	0.00065	0.00056	0.00047	0.00037	0.00028
375000	0.00006	0.00069	0.00048	0.00041	0.00035	0.00028	0.00021
400000	0.00004	0.00049	0.00034	0.00029	0.00024	0.00020	0.00015
425000	0.00004	0.00034	0.00024	0.00021	0.00017	0.00014	0.00010
450000	0.00002	0.00025	0.00017	0.00015	0.00012	0.00010	0.00007
475000	0.00001	0.00019	0.00013	0.00011	0.00009	0.00007	0.00006
500000	0.00001	0.00013	0.00009	0.00008	0.00007	0.00005	0.00004

Appendix Table: 17
 Year: 1995-1996
 Type of data: National (1992)
 Population: All eligibles
 Projection assumptions: AAPCC = \$600 per month
 Projection factor: 2.1409

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
5000	0.24693	0.74016	0.51811	0.44410	0.37008	0.29607	0.22205
10000	0.17358	0.59642	0.41749	0.35785	0.29821	0.23857	0.17893
15000	0.13049	0.49220	0.34454	0.29532	0.24610	0.19688	0.14766
20000	0.10443	0.41126	0.28789	0.24676	0.20563	0.16451	0.12338
21000	0.09992	0.39707	0.27795	0.23824	0.19854	0.15883	0.11912
22000	0.09592	0.38347	0.26843	0.23008	0.19174	0.15339	0.11504
23000	0.09199	0.37043	0.25930	0.22226	0.18521	0.14817	0.11113
24000	0.08829	0.35791	0.25054	0.21475	0.17896	0.14317	0.10737
25000	0.08487	0.34589	0.24212	0.20753	0.17294	0.13836	0.10377
26000	0.08154	0.33433	0.23403	0.20060	0.16716	0.13373	0.10030
27000	0.07835	0.32322	0.22626	0.19393	0.16161	0.12929	0.09697
28000	0.07530	0.31256	0.21879	0.18754	0.15628	0.12502	0.09377
29000	0.07204	0.30232	0.21163	0.18139	0.15116	0.12093	0.09070
30000	0.06901	0.29253	0.20477	0.17552	0.14626	0.11701	0.08776
31000	0.06635	0.28314	0.19820	0.16988	0.14157	0.11325	0.08494
32000	0.06386	0.27409	0.19187	0.16446	0.13705	0.10964	0.08223
33000	0.06152	0.26538	0.18577	0.15923	0.13269	0.10615	0.07961
34000	0.05924	0.25699	0.17989	0.15420	0.12850	0.10280	0.07710
35000	0.05703	0.24892	0.17424	0.14935	0.12446	0.09957	0.07468
36000	0.05495	0.24114	0.16880	0.14469	0.12057	0.09646	0.07234
37000	0.05295	0.23365	0.16356	0.14019	0.11683	0.09346	0.07010
38000	0.05092	0.22644	0.15851	0.13587	0.11322	0.09058	0.06793
39000	0.04907	0.21950	0.15365	0.13170	0.10975	0.08780	0.06585
40000	0.04730	0.21281	0.14897	0.12769	0.10641	0.08512	0.06384
41000	0.04567	0.20636	0.14445	0.12381	0.10318	0.08254	0.06191
42000	0.04399	0.20013	0.14009	0.12008	0.10007	0.08005	0.06004
43000	0.04252	0.19412	0.13589	0.11647	0.09706	0.07765	0.05824
44000	0.04092	0.18833	0.13183	0.11300	0.09416	0.07533	0.05650
45000	0.03953	0.18274	0.12792	0.10964	0.09137	0.07310	0.05482
46000	0.03816	0.17734	0.12414	0.10640	0.08867	0.07094	0.05320
47000	0.03687	0.17213	0.12049	0.10328	0.08607	0.06885	0.05164
48000	0.03575	0.16709	0.11696	0.10025	0.08354	0.06683	0.05013
49000	0.03456	0.16220	0.11354	0.09732	0.08110	0.06488	0.04866
50000	0.03338	0.15748	0.11024	0.09449	0.07874	0.06299	0.04724
51000	0.03224	0.15293	0.10705	0.09176	0.07646	0.06117	0.04588
52000	0.03110	0.14852	0.10397	0.08911	0.07426	0.05941	0.04456
53000	0.03012	0.14428	0.10100	0.08657	0.07214	0.05771	0.04328
54000	0.02914	0.14016	0.09812	0.08410	0.07008	0.05607	0.04205
55000	0.02816	0.13618	0.09533	0.08171	0.06809	0.05447	0.04086
56000	0.02730	0.13233	0.09263	0.07940	0.06617	0.05293	0.03970
57000	0.02635	0.12860	0.09002	0.07716	0.06430	0.05144	0.03858
58000	0.02550	0.12500	0.08750	0.07500	0.06250	0.05000	0.03750
59000	0.02464	0.12152	0.08506	0.07291	0.06076	0.04861	0.03646
60000	0.02397	0.11815	0.08270	0.07089	0.05907	0.04726	0.03544

Appendix Table: 17 (cont'd)

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
61000	0.02317	0.11487	0.08041	0.06892	0.05744	0.04595	0.03446
62000	0.02242	0.11171	0.07819	0.06702	0.05585	0.04468	0.03351
63000	0.02167	0.10865	0.07605	0.06519	0.05432	0.04346	0.03259
64000	0.02092	0.10569	0.07399	0.06342	0.05285	0.04228	0.03171
65000	0.02027	0.10283	0.07198	0.06170	0.05142	0.04113	0.03085
66000	0.01962	0.10006	0.07004	0.06004	0.05003	0.04002	0.03002
67000	0.01891	0.09738	0.06817	0.05843	0.04869	0.03895	0.02922
68000	0.01831	0.09480	0.06636	0.05688	0.04740	0.03792	0.02844
69000	0.01766	0.09231	0.06461	0.05538	0.04615	0.03692	0.02769
70000	0.01707	0.08990	0.06293	0.05394	0.04495	0.03596	0.02697
75000	0.01438	0.07900	0.05530	0.04740	0.03950	0.03160	0.02370
80000	0.01223	0.06980	0.04886	0.04188	0.03490	0.02792	0.02094
85000	0.01046	0.06194	0.04336	0.03717	0.03097	0.02478	0.01858
90000	0.00903	0.05521	0.03865	0.03313	0.02761	0.02208	0.01656
95000	0.00782	0.04937	0.03456	0.02962	0.02469	0.01975	0.01481
100000	0.00675	0.04432	0.03102	0.02659	0.02216	0.01773	0.01330
105000	0.00595	0.03991	0.02794	0.02395	0.01996	0.01597	0.01197
110000	0.00527	0.03603	0.02522	0.02162	0.01802	0.01441	0.01081
115000	0.00461	0.03259	0.02281	0.01955	0.01630	0.01304	0.00978
120000	0.00414	0.02955	0.02069	0.01773	0.01478	0.01182	0.00887
125000	0.00366	0.02685	0.01879	0.01611	0.01342	0.01074	0.00805
130000	0.00323	0.02447	0.01713	0.01468	0.01223	0.00979	0.00734
135000	0.00292	0.02234	0.01564	0.01340	0.01117	0.00894	0.00670
140000	0.00265	0.02041	0.01429	0.01225	0.01020	0.00816	0.00612
145000	0.00244	0.01864	0.01305	0.01119	0.00932	0.00746	0.00559
150000	0.00219	0.01704	0.01193	0.01022	0.00852	0.00682	0.00511
160000	0.00175	0.01435	0.01004	0.00861	0.00717	0.00574	0.00430
170000	0.00141	0.01219	0.00853	0.00731	0.00609	0.00487	0.00366
180000	0.00117	0.01040	0.00728	0.00624	0.00520	0.00416	0.00312
190000	0.00100	0.00890	0.00623	0.00534	0.00445	0.00356	0.00267
200000	0.00084	0.00762	0.00534	0.00457	0.00381	0.00305	0.00229
210000	0.00068	0.00655	0.00458	0.00393	0.00327	0.00262	0.00196
220000	0.00060	0.00565	0.00396	0.00339	0.00283	0.00226	0.00170
230000	0.00050	0.00489	0.00343	0.00294	0.00245	0.00196	0.00147
240000	0.00043	0.00425	0.00297	0.00255	0.00212	0.00170	0.00127
250000	0.00038	0.00368	0.00258	0.00221	0.00184	0.00147	0.00110
275000	0.00024	0.00263	0.00184	0.00158	0.00131	0.00105	0.00079
300000	0.00018	0.00191	0.00133	0.00114	0.00095	0.00076	0.00057
325000	0.00011	0.00143	0.00100	0.00086	0.00071	0.00057	0.00043
350000	0.00009	0.00111	0.00078	0.00067	0.00055	0.00044	0.00033
375000	0.00007	0.00084	0.00059	0.00050	0.00042	0.00034	0.00025
400000	0.00006	0.00062	0.00043	0.00037	0.00031	0.00025	0.00019
425000	0.00004	0.00044	0.00031	0.00027	0.00022	0.00018	0.00013
450000	0.00003	0.00031	0.00022	0.00019	0.00016	0.00012	0.00009
475000	0.00002	0.00023	0.00016	0.00014	0.00012	0.00009	0.00007
500000	0.00001	0.00018	0.00012	0.00011	0.00009	0.00007	0.00005

Appendix Table: 18
 Year: 1995-1996
 Type of data: National (1992)
 Population: All eligibles
 Projection assumptions: AAPCC \$625 per month
 Projection factor: 2.2302

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
5000	0.25154	0.74709	0.52297	0.44826	0.37355	0.29884	0.22413
10000	0.17841	0.60621	0.42434	0.36372	0.30310	0.24248	0.18186
15000	0.13458	0.50325	0.35228	0.30195	0.25163	0.20130	0.15098
20000	0.10812	0.42309	0.29616	0.25385	0.21154	0.16924	0.12693
21000	0.10371	0.40896	0.28628	0.24538	0.20448	0.16359	0.12269
22000	0.09946	0.39542	0.27680	0.23725	0.19771	0.15817	0.11863
23000	0.09562	0.38242	0.26769	0.22945	0.19121	0.15297	0.11473
24000	0.09181	0.36993	0.25895	0.22196	0.18496	0.14797	0.11098
25000	0.08829	0.35793	0.25055	0.21476	0.17896	0.14317	0.10738
26000	0.08501	0.34637	0.24246	0.20782	0.17319	0.13855	0.10391
27000	0.08183	0.33525	0.23467	0.20115	0.16762	0.13410	0.10057
28000	0.07876	0.32454	0.22718	0.19473	0.16227	0.12982	0.09736
29000	0.07576	0.31425	0.21998	0.18855	0.15713	0.12570	0.09428
30000	0.07274	0.30435	0.21304	0.18261	0.15217	0.12174	0.09130
31000	0.06969	0.29485	0.20640	0.17691	0.14743	0.11794	0.08846
32000	0.06705	0.28574	0.20002	0.17145	0.14287	0.11430	0.08572
33000	0.06469	0.27696	0.19387	0.16618	0.13848	0.11078	0.08309
34000	0.06243	0.26849	0.18795	0.16110	0.13425	0.10740	0.08055
35000	0.06019	0.26032	0.18223	0.15619	0.13016	0.10413	0.07810
36000	0.05800	0.25245	0.17671	0.15147	0.12622	0.10098	0.07573
37000	0.05592	0.24485	0.17140	0.14691	0.12243	0.09794	0.07346
38000	0.05391	0.23753	0.16627	0.14252	0.11876	0.09501	0.07126
39000	0.05175	0.23046	0.16132	0.13827	0.11523	0.09218	0.06914
40000	0.05017	0.22365	0.15655	0.13419	0.11182	0.08946	0.06709
41000	0.04839	0.21708	0.15195	0.13025	0.10854	0.08683	0.06512
42000	0.04674	0.21073	0.14751	0.12644	0.10537	0.08429	0.06322
43000	0.04515	0.20460	0.14322	0.12276	0.10230	0.08184	0.06138
44000	0.04364	0.19868	0.13908	0.11921	0.09934	0.07947	0.05960
45000	0.04221	0.19296	0.13507	0.11577	0.09648	0.07718	0.05789
46000	0.04069	0.18743	0.13120	0.11246	0.09372	0.07497	0.05623
47000	0.03940	0.18209	0.12747	0.10926	0.09105	0.07284	0.05463
48000	0.03808	0.17693	0.12385	0.10616	0.08846	0.07077	0.05308
49000	0.03682	0.17194	0.12036	0.10316	0.08597	0.06877	0.05158
50000	0.03575	0.16710	0.11697	0.10026	0.08355	0.06684	0.05013
51000	0.03462	0.16240	0.11368	0.09744	0.08120	0.06496	0.04872
52000	0.03346	0.15786	0.11050	0.09472	0.07893	0.06315	0.04736
53000	0.03239	0.15347	0.10743	0.09208	0.07674	0.06139	0.04604
54000	0.03125	0.14923	0.10446	0.08954	0.07461	0.05969	0.04477
55000	0.03030	0.14513	0.10159	0.08708	0.07256	0.05805	0.04354
56000	0.02935	0.14115	0.09880	0.08469	0.07057	0.05646	0.04234
57000	0.02840	0.13729	0.09611	0.08238	0.06865	0.05492	0.04119
58000	0.02760	0.13356	0.09349	0.08014	0.06678	0.05342	0.04007
59000	0.02670	0.12994	0.09096	0.07796	0.06497	0.05198	0.03898
60000	0.02584	0.12644	0.08851	0.07586	0.06322	0.05058	0.03793

Appendix Table: 18 (cont'd)

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
61000	0.02503	0.12305	0.08613	0.07383	0.06152	0.04922	0.03691
62000	0.02423	0.11976	0.08383	0.07186	0.05988	0.04791	0.03593
63000	0.02361	0.11657	0.08160	0.06994	0.05829	0.04663	0.03497
64000	0.02286	0.11347	0.07943	0.06808	0.05674	0.04539	0.03404
65000	0.02208	0.11048	0.07733	0.06629	0.05524	0.04419	0.03314
66000	0.02138	0.10758	0.07531	0.06455	0.05379	0.04303	0.03227
67000	0.02073	0.10478	0.07334	0.06287	0.05239	0.04191	0.03143
68000	0.02010	0.10206	0.07144	0.06123	0.05103	0.04082	0.03062
69000	0.01946	0.09942	0.06959	0.05965	0.04971	0.03977	0.02983
70000	0.01878	0.09687	0.06781	0.05812	0.04843	0.03875	0.02906
75000	0.01597	0.08532	0.05973	0.05119	0.04266	0.03413	0.02560
80000	0.01358	0.07551	0.05286	0.04531	0.03776	0.03021	0.02265
85000	0.01159	0.06716	0.04701	0.04029	0.03358	0.02686	0.02015
90000	0.00995	0.05997	0.04198	0.03598	0.02998	0.02399	0.01799
95000	0.00870	0.05374	0.03762	0.03224	0.02687	0.02149	0.01612
100000	0.00759	0.04830	0.03381	0.02898	0.02415	0.01932	0.01449
105000	0.00661	0.04358	0.03051	0.02615	0.02179	0.01743	0.01307
110000	0.00587	0.03942	0.02760	0.02365	0.01971	0.01577	0.01183
115000	0.00522	0.03574	0.02502	0.02145	0.01787	0.01430	0.01072
120000	0.00459	0.03247	0.02273	0.01948	0.01623	0.01299	0.00974
125000	0.00414	0.02956	0.02069	0.01773	0.01478	0.01182	0.00887
130000	0.00369	0.02695	0.01887	0.01617	0.01348	0.01078	0.00809
135000	0.00325	0.02465	0.01726	0.01479	0.01233	0.00986	0.00740
140000	0.00298	0.02259	0.01581	0.01355	0.01129	0.00904	0.00678
145000	0.00269	0.02071	0.01449	0.01242	0.01035	0.00828	0.00621
150000	0.00248	0.01899	0.01329	0.01139	0.00949	0.00759	0.00570
160000	0.00199	0.01600	0.01120	0.00960	0.00800	0.00640	0.00480
170000	0.00159	0.01361	0.00953	0.00816	0.00680	0.00544	0.00408
180000	0.00133	0.01165	0.00816	0.00699	0.00583	0.00466	0.00350
190000	0.00113	0.01002	0.00702	0.00601	0.00501	0.00401	0.00301
200000	0.00097	0.00863	0.00604	0.00518	0.00432	0.00345	0.00259
210000	0.00082	0.00744	0.00521	0.00446	0.00372	0.00298	0.00223
220000	0.00067	0.00644	0.00451	0.00386	0.00322	0.00257	0.00193
230000	0.00059	0.00559	0.00391	0.00335	0.00279	0.00224	0.00168
240000	0.00049	0.00487	0.00341	0.00292	0.00243	0.00195	0.00146
250000	0.00043	0.00425	0.00297	0.00255	0.00212	0.00170	0.00127
275000	0.00029	0.00303	0.00212	0.00182	0.00152	0.00121	0.00091
300000	0.00020	0.00223	0.00156	0.00134	0.00111	0.00089	0.00067
325000	0.00013	0.00165	0.00115	0.00099	0.00082	0.00066	0.00049
350000	0.00009	0.00128	0.00089	0.00077	0.00064	0.00051	0.00038
375000	0.00008	0.00099	0.00069	0.00059	0.00050	0.00040	0.00030
400000	0.00007	0.00076	0.00053	0.00045	0.00038	0.00030	0.00023
425000	0.00006	0.00056	0.00039	0.00033	0.00028	0.00022	0.00017
450000	0.00004	0.00040	0.00028	0.00024	0.00020	0.00016	0.00012
475000	0.00002	0.00029	0.00020	0.00017	0.00015	0.00012	0.00009
500000	0.00001	0.00022	0.00015	0.00013	0.00011	0.00009	0.00007

Appendix Table: 19
 Year: 1995-1996
 Type of data: National (1992)
 Population: All eligibles
 Projection assumptions: AAPCC = \$650 per month
 Projection factor: 2.3194

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
5000	0.25578	0.75360	0.52752	0.45216	0.37680	0.30144	0.22608
10000	0.18299	0.61547	0.43083	0.36928	0.30774	0.24619	0.18464
15000	0.13855	0.51375	0.35963	0.30825	0.25688	0.20550	0.15413
20000	0.11139	0.43434	0.30404	0.26060	0.21717	0.17374	0.13030
21000	0.10727	0.42033	0.29423	0.25220	0.21016	0.16813	0.12610
22000	0.10307	0.40684	0.28479	0.24411	0.20342	0.16274	0.12205
23000	0.09902	0.39390	0.27573	0.23634	0.19695	0.15756	0.11817
24000	0.09531	0.38144	0.26701	0.22886	0.19072	0.15258	0.11443
25000	0.09166	0.36946	0.25862	0.22167	0.18473	0.14778	0.11084
26000	0.08829	0.35793	0.25055	0.21476	0.17896	0.14317	0.10738
27000	0.08512	0.34681	0.24277	0.20809	0.17340	0.13872	0.10404
28000	0.08204	0.33609	0.23526	0.20165	0.16804	0.13443	0.10083
29000	0.07907	0.32576	0.22803	0.19545	0.16288	0.13030	0.09773
30000	0.07616	0.31581	0.22107	0.18948	0.15790	0.12632	0.09474
31000	0.07334	0.30622	0.21435	0.18373	0.15311	0.12249	0.09187
32000	0.07040	0.29701	0.20791	0.17820	0.14850	0.11880	0.08910
33000	0.06774	0.28816	0.20171	0.17290	0.14408	0.11526	0.08645
34000	0.06540	0.27963	0.19574	0.16778	0.13981	0.11185	0.08389
35000	0.06312	0.27139	0.18997	0.16283	0.13570	0.10856	0.08142
36000	0.06104	0.26343	0.18440	0.15806	0.13171	0.10537	0.07903
37000	0.05893	0.25574	0.17902	0.15344	0.12787	0.10230	0.07672
38000	0.05685	0.24832	0.17383	0.14899	0.12416	0.09933	0.07450
39000	0.05496	0.24115	0.16981	0.14469	0.12058	0.09646	0.07235
40000	0.05310	0.23423	0.16396	0.14054	0.11712	0.09369	0.07027
41000	0.05118	0.22755	0.15928	0.13653	0.11377	0.09102	0.06826
42000	0.04948	0.22109	0.15476	0.13265	0.11055	0.08844	0.06633
43000	0.04782	0.21485	0.15040	0.12891	0.10743	0.08594	0.06446
44000	0.04627	0.20882	0.14618	0.12529	0.10441	0.08353	0.06265
45000	0.04474	0.20299	0.14209	0.12179	0.10149	0.08119	0.06090
46000	0.04331	0.19734	0.13814	0.11841	0.09867	0.07894	0.05920
47000	0.04190	0.19188	0.13431	0.11513	0.09594	0.07675	0.05756
48000	0.04050	0.18660	0.13062	0.11196	0.09330	0.07464	0.05598
49000	0.03922	0.18149	0.12704	0.10889	0.09074	0.07260	0.05445
50000	0.03798	0.17654	0.12358	0.10592	0.08827	0.07061	0.05296
51000	0.03677	0.17175	0.12022	0.10305	0.08587	0.06870	0.05152
52000	0.03575	0.16709	0.11697	0.10026	0.08355	0.06684	0.05013
53000	0.03466	0.16258	0.11381	0.09755	0.08129	0.06503	0.04877
54000	0.03356	0.15821	0.11074	0.09492	0.07910	0.06328	0.04746
55000	0.03249	0.15397	0.10778	0.09238	0.07699	0.06159	0.04619
56000	0.03147	0.14987	0.10491	0.08992	0.07494	0.05995	0.04496
57000	0.03046	0.14591	0.10213	0.08754	0.07295	0.05836	0.04377
58000	0.02958	0.14205	0.09944	0.08523	0.07103	0.05682	0.04262
59000	0.02873	0.13832	0.09682	0.08299	0.06916	0.05533	0.04150
60000	0.02786	0.13470	0.09429	0.08082	0.06735	0.05388	0.04041

Appendix Table: 19 (cont'd)

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
61000	0.02698	0.13118	0.09182	0.07871	0.06559	0.05247	0.03935
62000	0.02616	0.12777	0.08944	0.07666	0.06389	0.05111	0.03833
63000	0.02538	0.12447	0.08713	0.07468	0.06223	0.04979	0.03734
64000	0.02459	0.12127	0.08489	0.07276	0.06063	0.04851	0.03638
65000	0.02397	0.11816	0.08271	0.07089	0.05908	0.04726	0.03545
66000	0.02326	0.11513	0.08059	0.06908	0.05756	0.04605	0.03454
67000	0.02251	0.11219	0.07854	0.06732	0.05610	0.04488	0.03366
68000	0.02180	0.10935	0.07655	0.06561	0.05468	0.04374	0.03281
69000	0.02110	0.10660	0.07462	0.06396	0.05330	0.04264	0.03198
70000	0.02051	0.10393	0.07275	0.06236	0.05196	0.04157	0.03118
75000	0.01750	0.09175	0.06422	0.05505	0.04587	0.03670	0.02752
80000	0.01496	0.08136	0.05695	0.04881	0.04068	0.03254	0.02441
85000	0.01278	0.07247	0.05073	0.04348	0.03624	0.02899	0.02174
90000	0.01111	0.06483	0.04538	0.03890	0.03241	0.02593	0.01945
95000	0.00961	0.05821	0.04075	0.03492	0.02910	0.02328	0.01746
100000	0.00844	0.05242	0.03669	0.03145	0.02621	0.02097	0.01573
105000	0.00738	0.04735	0.03314	0.02841	0.02367	0.01894	0.01420
110000	0.00651	0.04291	0.03004	0.02575	0.02145	0.01716	0.01287
115000	0.00576	0.03898	0.02728	0.02339	0.01949	0.01559	0.01169
120000	0.00517	0.03548	0.02483	0.02129	0.01774	0.01419	0.01064
125000	0.00457	0.03235	0.02264	0.01941	0.01617	0.01294	0.00970
130000	0.00414	0.02956	0.02069	0.01773	0.01478	0.01182	0.00887
135000	0.00370	0.02705	0.01893	0.01623	0.01352	0.01082	0.00811
140000	0.00327	0.02482	0.01737	0.01489	0.01241	0.00993	0.00745
145000	0.00300	0.02282	0.01597	0.01369	0.01141	0.00913	0.00685
150000	0.00274	0.02098	0.01469	0.01259	0.01049	0.00839	0.00630
160000	0.00230	0.01776	0.01244	0.01066	0.00888	0.00711	0.00533
170000	0.00183	0.01512	0.01058	0.00907	0.00756	0.00605	0.00454
180000	0.00152	0.01297	0.00908	0.00778	0.00648	0.00519	0.00389
190000	0.00128	0.01119	0.00783	0.00671	0.00559	0.00447	0.00336
200000	0.00108	0.00968	0.00678	0.00581	0.00484	0.00387	0.00291
210000	0.00094	0.00839	0.00587	0.00503	0.00419	0.00335	0.00252
220000	0.00081	0.00727	0.00509	0.00436	0.00364	0.00291	0.00218
230000	0.00066	0.00633	0.00443	0.00380	0.00317	0.00253	0.00190
240000	0.00057	0.00553	0.00387	0.00332	0.00276	0.00221	0.00166
250000	0.00049	0.00484	0.00339	0.00290	0.00242	0.00194	0.00145
275000	0.00036	0.00348	0.00244	0.00209	0.00174	0.00139	0.00105
300000	0.00024	0.00256	0.00179	0.00154	0.00128	0.00103	0.00077
325000	0.00018	0.00191	0.00134	0.00114	0.00095	0.00076	0.00057
350000	0.00011	0.00146	0.00102	0.00087	0.00073	0.00058	0.00044
375000	0.00009	0.00115	0.00081	0.00069	0.00058	0.00046	0.00035
400000	0.00007	0.00089	0.00063	0.00054	0.00045	0.00036	0.00027
425000	0.00006	0.00068	0.00048	0.00041	0.00034	0.00027	0.00020
450000	0.00005	0.00050	0.00035	0.00030	0.00025	0.00020	0.00015
475000	0.00004	0.00037	0.00026	0.00022	0.00018	0.00015	0.00011
500000	0.00002	0.00027	0.00019	0.00016	0.00014	0.00011	0.00008

Appendix Table: 20

Year: 1995-1996

Type of data: National (1992)

Population: All eligibles

Projection assumptions: AAPCC \$675 per month

Projection factor: 2.4086

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
5000	0.25985	0.75972	0.53180	0.45583	0.37986	0.30389	0.22792
10000	0.18715	0.62426	0.43698	0.37455	0.31213	0.24970	0.18728
15000	0.14235	0.52375	0.36663	0.31425	0.26188	0.20950	0.15713
20000	0.11472	0.44507	0.31155	0.26704	0.22253	0.17803	0.13352
21000	0.11044	0.43118	0.30183	0.25871	0.21559	0.17247	0.12935
22000	0.10651	0.41779	0.29245	0.25067	0.20889	0.16712	0.12534
23000	0.10239	0.40489	0.28342	0.24293	0.20245	0.16196	0.12147
24000	0.09861	0.39249	0.27474	0.23549	0.19624	0.15700	0.11775
25000	0.09500	0.38054	0.26638	0.22832	0.19027	0.15221	0.11416
26000	0.09152	0.36902	0.25832	0.22141	0.18451	0.14761	0.11071
27000	0.08829	0.35793	0.25055	0.21476	0.17896	0.14317	0.10738
28000	0.08521	0.34721	0.24305	0.20833	0.17361	0.13888	0.10416
29000	0.08229	0.33687	0.23581	0.20212	0.16843	0.13475	0.10106
30000	0.07939	0.32688	0.22882	0.19613	0.16344	0.13075	0.09807
31000	0.07656	0.31726	0.22208	0.19035	0.15863	0.12690	0.09518
32000	0.07392	0.30797	0.21558	0.18478	0.15398	0.12319	0.09239
33000	0.07101	0.29902	0.20932	0.17941	0.14951	0.11961	0.08971
34000	0.06839	0.29042	0.20329	0.17425	0.14521	0.11617	0.08713
35000	0.06606	0.28212	0.19749	0.16927	0.14106	0.11285	0.08464
36000	0.06386	0.27410	0.19187	0.16446	0.13705	0.10964	0.08223
37000	0.06180	0.26635	0.18644	0.15981	0.13317	0.10654	0.07990
38000	0.05977	0.25884	0.18119	0.15530	0.12942	0.10354	0.07765
39000	0.05777	0.25159	0.17611	0.15095	0.12579	0.10063	0.07548
40000	0.05586	0.24457	0.17120	0.14674	0.12229	0.09783	0.07337
41000	0.05400	0.23779	0.16645	0.14267	0.11890	0.09512	0.07134
42000	0.05229	0.23123	0.16186	0.13874	0.11561	0.09249	0.06937
43000	0.05049	0.22489	0.15742	0.13493	0.11244	0.08996	0.06747
44000	0.04887	0.21875	0.15313	0.13125	0.10938	0.08750	0.06563
45000	0.04730	0.21282	0.14897	0.12769	0.10641	0.08513	0.06385
46000	0.04585	0.20707	0.14495	0.12424	0.10354	0.08283	0.06212
47000	0.04432	0.20150	0.14105	0.12090	0.10075	0.08060	0.06045
48000	0.04300	0.19611	0.13728	0.11767	0.09806	0.07845	0.05883
49000	0.04166	0.19089	0.13362	0.11453	0.09544	0.07635	0.05727
50000	0.04031	0.18583	0.13008	0.11150	0.09292	0.07433	0.05575
51000	0.03909	0.18093	0.12665	0.10856	0.09046	0.07237	0.05428
52000	0.03790	0.17618	0.12332	0.10571	0.08809	0.07047	0.05285
53000	0.03674	0.17157	0.12010	0.10294	0.08579	0.06863	0.05147
54000	0.03575	0.16709	0.11697	0.10026	0.08355	0.06684	0.05013
55000	0.03470	0.16274	0.11392	0.09765	0.08137	0.06510	0.04882
56000	0.03362	0.15852	0.11097	0.09511	0.07926	0.06341	0.04756
57000	0.03260	0.15444	0.10810	0.09266	0.07722	0.06177	0.04633
58000	0.03162	0.15047	0.10533	0.09028	0.07523	0.06019	0.04514
59000	0.03060	0.14663	0.10264	0.08798	0.07331	0.05865	0.04399
60000	0.02979	0.14290	0.10003	0.08574	0.07145	0.05716	0.04287

Appendix Table: 20 (cont'd)

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
61000	0.02894	0.13928	0.09749	0.08357	0.06964	0.05571	0.04178
62000	0.02807	0.13576	0.09503	0.08146	0.06788	0.05430	0.04073
63000	0.02730	0.13234	0.09264	0.07940	0.06617	0.05294	0.03970
64000	0.02647	0.12902	0.09031	0.07741	0.06451	0.05161	0.03871
65000	0.02568	0.12580	0.08806	0.07548	0.06290	0.05032	0.03774
66000	0.02493	0.12268	0.08587	0.07361	0.06134	0.04907	0.03680
67000	0.02421	0.11964	0.08375	0.07179	0.05982	0.04786	0.03589
68000	0.02364	0.11669	0.08168	0.07001	0.05834	0.04667	0.03501
69000	0.02292	0.11381	0.07967	0.06829	0.05691	0.04552	0.03414
70000	0.02225	0.11102	0.07772	0.06661	0.05551	0.04441	0.03331
75000	0.01915	0.09827	0.06879	0.05896	0.04914	0.03931	0.02948
80000	0.01641	0.08732	0.06113	0.05239	0.04366	0.03493	0.02620
85000	0.01410	0.07791	0.05454	0.04674	0.03895	0.03116	0.02337
90000	0.01223	0.06980	0.04886	0.04188	0.03490	0.02792	0.02094
95000	0.01063	0.06276	0.04393	0.03766	0.03138	0.02510	0.01883
100000	0.00931	0.05663	0.03964	0.03398	0.02832	0.02265	0.01699
105000	0.00821	0.05123	0.03586	0.03074	0.02562	0.02049	0.01537
110000	0.00722	0.04648	0.03254	0.02789	0.02324	0.01859	0.01394
115000	0.00639	0.04230	0.02961	0.02538	0.02115	0.01692	0.01269
120000	0.00570	0.03857	0.02700	0.02314	0.01928	0.01543	0.01157
125000	0.00514	0.03523	0.02466	0.02114	0.01762	0.01409	0.01057
130000	0.00455	0.03224	0.02257	0.01934	0.01612	0.01290	0.00967
135000	0.00414	0.02956	0.02069	0.01773	0.01478	0.01182	0.00887
140000	0.00372	0.02714	0.01900	0.01628	0.01357	0.01085	0.00814
145000	0.00329	0.02497	0.01748	0.01498	0.01249	0.00999	0.00749
150000	0.00302	0.02303	0.01612	0.01382	0.01152	0.00921	0.00691
160000	0.00254	0.01961	0.01373	0.01176	0.00980	0.00784	0.00588
170000	0.00210	0.01671	0.01170	0.01003	0.00836	0.00668	0.00501
180000	0.00175	0.01435	0.01005	0.00861	0.00718	0.00574	0.00431
190000	0.00145	0.01241	0.00869	0.00744	0.00620	0.00496	0.00372
200000	0.00122	0.01077	0.00754	0.00646	0.00539	0.00431	0.00323
210000	0.00105	0.00938	0.00657	0.00563	0.00469	0.00375	0.00281
220000	0.00091	0.00816	0.00572	0.00490	0.00408	0.00327	0.00245
230000	0.00079	0.00712	0.00498	0.00427	0.00356	0.00285	0.00214
240000	0.00065	0.00624	0.00437	0.00374	0.00312	0.00250	0.00187
250000	0.00057	0.00547	0.00383	0.00328	0.00274	0.00219	0.00164
275000	0.00041	0.00399	0.00279	0.00239	0.00199	0.00160	0.00120
300000	0.00028	0.00293	0.00205	0.00176	0.00146	0.00117	0.00088
325000	0.00020	0.00220	0.00154	0.00132	0.00110	0.00088	0.00066
350000	0.00014	0.00166	0.00116	0.00100	0.00083	0.00067	0.00050
375000	0.00009	0.00131	0.00092	0.00079	0.00066	0.00052	0.00039
400000	0.00008	0.00104	0.00073	0.00063	0.00052	0.00042	0.00031
425000	0.00007	0.00081	0.00057	0.00049	0.00041	0.00032	0.00024
450000	0.00006	0.00062	0.00043	0.00037	0.00031	0.00025	0.00019
475000	0.00004	0.00046	0.00032	0.00028	0.00023	0.00018	0.00014
500000	0.00004	0.00034	0.00024	0.00020	0.00017	0.00014	0.00010

Appendix Table: 21
 Year: 1995-1996
 Type of data: National (1992)
 Population: All eligibles
 Projection assumptions: AAPCC = \$700 per month
 Projection factor: 2.4978

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
5000	0.26382	0.76549	0.53584	0.45929	0.38274	0.30620	0.22965
10000	0.19091	0.63259	0.44281	0.37955	0.31630	0.25304	0.18978
15000	0.14611	0.53330	0.37331	0.31998	0.26665	0.21332	0.15999
20000	0.11798	0.45533	0.31873	0.27320	0.22767	0.18213	0.13660
21000	0.11351	0.44155	0.30908	0.26493	0.22077	0.17662	0.13246
22000	0.10960	0.42827	0.29979	0.25696	0.21413	0.17131	0.12848
23000	0.10579	0.41545	0.29081	0.24927	0.20772	0.16618	0.12463
24000	0.10177	0.40309	0.28216	0.24185	0.20154	0.16124	0.12093
25000	0.09822	0.39119	0.27383	0.23471	0.19559	0.15647	0.11736
26000	0.09478	0.37970	0.26579	0.22782	0.18985	0.15188	0.11391
27000	0.09141	0.36862	0.25803	0.22117	0.18431	0.14745	0.11059
28000	0.08829	0.35792	0.25055	0.21475	0.17896	0.14317	0.10738
29000	0.08534	0.34759	0.24331	0.20855	0.17379	0.13903	0.10428
30000	0.08255	0.33759	0.23631	0.20256	0.16880	0.13504	0.10128
31000	0.07971	0.32794	0.22956	0.19676	0.16397	0.13117	0.09838
32000	0.07697	0.31861	0.22303	0.19117	0.15930	0.12744	0.09558
33000	0.07434	0.30960	0.21672	0.18576	0.15480	0.12384	0.09288
34000	0.07160	0.30091	0.21063	0.18054	0.15045	0.12036	0.09027
35000	0.06901	0.29254	0.20478	0.17552	0.14627	0.11702	0.08776
36000	0.06669	0.28447	0.19913	0.17068	0.14223	0.11379	0.08534
37000	0.06459	0.27665	0.19366	0.16599	0.13833	0.11066	0.08300
38000	0.06256	0.26909	0.18836	0.16145	0.13454	0.10763	0.08073
39000	0.06056	0.26176	0.18323	0.15705	0.13088	0.10470	0.07853
40000	0.05857	0.25466	0.17826	0.15280	0.12733	0.10187	0.07640
41000	0.05674	0.24780	0.17346	0.14868	0.12390	0.09912	0.07434
42000	0.05496	0.24115	0.16881	0.14469	0.12058	0.09646	0.07235
43000	0.05321	0.23472	0.16430	0.14083	0.11736	0.09389	0.07042
44000	0.05141	0.22848	0.15994	0.13709	0.11424	0.09139	0.06854
45000	0.04985	0.22245	0.15572	0.13347	0.11123	0.08898	0.06674
46000	0.04828	0.21661	0.15163	0.12997	0.10831	0.08664	0.06498
47000	0.04682	0.21095	0.14767	0.12657	0.10548	0.08438	0.06329
48000	0.04540	0.20546	0.14382	0.12328	0.10273	0.08218	0.06164
49000	0.04399	0.20014	0.14010	0.12008	0.10007	0.08006	0.06004
50000	0.04274	0.19498	0.13648	0.11699	0.09749	0.07799	0.05849
51000	0.04140	0.18997	0.13298	0.11398	0.09498	0.07599	0.05699
52000	0.04014	0.18512	0.12958	0.11107	0.09256	0.07405	0.05554
53000	0.03898	0.18041	0.12629	0.10825	0.09021	0.07216	0.05412
54000	0.03780	0.17584	0.12309	0.10550	0.08792	0.07034	0.05275
55000	0.03670	0.17141	0.11999	0.10285	0.08570	0.06856	0.05142
56000	0.03575	0.16709	0.11697	0.10026	0.08355	0.06684	0.05013
57000	0.03475	0.16290	0.11403	0.09774	0.08145	0.06516	0.04887
58000	0.03373	0.15882	0.11117	0.09529	0.07941	0.06353	0.04765
59000	0.03273	0.15487	0.10841	0.09292	0.07743	0.06195	0.04646
60000	0.03179	0.15103	0.10572	0.09062	0.07551	0.06041	0.04531

Appendix Table: 21 (cont'd)

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
61000	0.03073	0.14731	0.10311	0.08838	0.07365	0.05892	0.04419
62000	0.02999	0.14369	0.10058	0.08621	0.07184	0.05748	0.04311
63000	0.02914	0.14017	0.09812	0.08410	0.07009	0.05607	0.04205
64000	0.02826	0.13675	0.09573	0.08205	0.06838	0.05470	0.04103
65000	0.02757	0.13343	0.09340	0.08006	0.06671	0.05337	0.04003
66000	0.02676	0.13019	0.09113	0.07812	0.06510	0.05208	0.03906
67000	0.02600	0.12705	0.08894	0.07623	0.06353	0.05082	0.03812
68000	0.02526	0.12400	0.08680	0.07440	0.06200	0.04960	0.03720
69000	0.02452	0.12104	0.08473	0.07262	0.06052	0.04842	0.03631
70000	0.02397	0.11816	0.08271	0.07089	0.05908	0.04726	0.03545
75000	0.02074	0.10487	0.07341	0.06292	0.05244	0.04195	0.03146
80000	0.01794	0.09337	0.06536	0.05602	0.04669	0.03735	0.02801
85000	0.01549	0.08345	0.05841	0.05007	0.04172	0.03338	0.02503
90000	0.01340	0.07487	0.05241	0.04492	0.03744	0.02995	0.02246
95000	0.01166	0.06743	0.04720	0.04046	0.03372	0.02697	0.02023
100000	0.01016	0.06092	0.04265	0.03655	0.03046	0.02437	0.01828
105000	0.00903	0.05522	0.03865	0.03313	0.02761	0.02209	0.01656
110000	0.00799	0.05016	0.03511	0.03010	0.02508	0.02006	0.01505
115000	0.00704	0.04569	0.03198	0.02741	0.02285	0.01828	0.01371
120000	0.00631	0.04174	0.02921	0.02504	0.02087	0.01669	0.01252
125000	0.00562	0.03819	0.02674	0.02292	0.01910	0.01528	0.01146
130000	0.00511	0.03500	0.02450	0.02100	0.01750	0.01400	0.01050
135000	0.00454	0.03214	0.02250	0.01928	0.01607	0.01286	0.00964
140000	0.00414	0.02956	0.02069	0.01773	0.01478	0.01182	0.00887
145000	0.00373	0.02722	0.01905	0.01633	0.01361	0.01089	0.00817
150000	0.00332	0.02512	0.01758	0.01507	0.01256	0.01005	0.00754
160000	0.00279	0.02149	0.01504	0.01289	0.01075	0.00860	0.00645
170000	0.00239	0.01841	0.01288	0.01104	0.00920	0.00736	0.00552
180000	0.00196	0.01581	0.01107	0.00949	0.00791	0.00633	0.00474
190000	0.00161	0.01368	0.00958	0.00821	0.00684	0.00547	0.00410
200000	0.00137	0.01191	0.00834	0.00715	0.00596	0.00476	0.00357
210000	0.00117	0.01040	0.00728	0.00624	0.00520	0.00416	0.00312
220000	0.00103	0.00911	0.00637	0.00546	0.00455	0.00364	0.00273
230000	0.00089	0.00797	0.00558	0.00478	0.00398	0.00319	0.00239
240000	0.00076	0.00698	0.00489	0.00419	0.00349	0.00279	0.00209
250000	0.00065	0.00615	0.00431	0.00369	0.00308	0.00246	0.00185
275000	0.00046	0.00451	0.00316	0.00271	0.00226	0.00180	0.00135
300000	0.00033	0.00333	0.00233	0.00200	0.00166	0.00133	0.00100
325000	0.00023	0.00251	0.00176	0.00151	0.00125	0.00100	0.00075
350000	0.00018	0.00191	0.00134	0.00114	0.00095	0.00076	0.00057
375000	0.00011	0.00148	0.00104	0.00089	0.00074	0.00059	0.00044
400000	0.00009	0.00119	0.00084	0.00072	0.00060	0.00048	0.00036
425000	0.00007	0.00095	0.00066	0.00057	0.00047	0.00038	0.00028
450000	0.00007	0.00074	0.00052	0.00044	0.00037	0.00030	0.00022
475000	0.00006	0.00056	0.00039	0.00034	0.00028	0.00023	0.00017
500000	0.00004	0.00042	0.00030	0.00025	0.00021	0.00017	0.00013

Appendix Table: 22

Year: 1995-1996

Type of data: National (1992)

Population: All eligibles

Projection assumptions: AAPCC \$725 per month

Projection factor: 2.5870

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
5000	0.26756	0.77094	0.53966	0.46257	0.38547	0.30838	0.23128
10000	0.19491	0.64051	0.44836	0.38431	0.32025	0.25620	0.19215
15000	0.14975	0.54240	0.37968	0.32544	0.27120	0.21696	0.16272
20000	0.12110	0.46514	0.32560	0.27909	0.23257	0.18606	0.13954
21000	0.11680	0.45147	0.31602	0.27088	0.22574	0.18059	0.13544
22000	0.11251	0.43830	0.30681	0.26298	0.21915	0.17532	0.13149
23000	0.10876	0.42558	0.29790	0.25535	0.21279	0.17023	0.12767
24000	0.10509	0.41328	0.28930	0.24797	0.20664	0.16531	0.12398
25000	0.10131	0.40142	0.28099	0.24085	0.20071	0.16057	0.12043
26000	0.09789	0.38998	0.27298	0.23399	0.19499	0.15599	0.11699
27000	0.09455	0.37892	0.26524	0.22735	0.18946	0.15157	0.11368
28000	0.09128	0.36824	0.25777	0.22095	0.18412	0.14730	0.11047
29000	0.08829	0.35792	0.25055	0.21475	0.17896	0.14317	0.10738
30000	0.08546	0.34794	0.24356	0.20876	0.17397	0.13917	0.10438
31000	0.08274	0.33827	0.23679	0.20296	0.16913	0.13531	0.10148
32000	0.08003	0.32892	0.23024	0.19735	0.16446	0.13157	0.09868
33000	0.07734	0.31988	0.22391	0.19193	0.15994	0.12795	0.09596
34000	0.07487	0.31113	0.21779	0.18668	0.15556	0.12445	0.09334
35000	0.07216	0.30268	0.21187	0.18161	0.15134	0.12107	0.09080
36000	0.06959	0.29453	0.20617	0.17672	0.14726	0.11781	0.08836
37000	0.06728	0.28666	0.20067	0.17200	0.14333	0.11467	0.08600
38000	0.06524	0.27905	0.19533	0.16743	0.13952	0.11162	0.08371
39000	0.06321	0.27167	0.19017	0.16300	0.13583	0.10867	0.08150
40000	0.06131	0.26451	0.18516	0.15871	0.13225	0.10580	0.07935
41000	0.05943	0.25757	0.18030	0.15454	0.12878	0.10303	0.07727
42000	0.05752	0.25085	0.17559	0.15051	0.12542	0.10034	0.07525
43000	0.05579	0.24433	0.17103	0.14660	0.12217	0.09773	0.07330
44000	0.05408	0.23802	0.16661	0.14281	0.11901	0.09521	0.07141
45000	0.05250	0.23189	0.16233	0.13914	0.11595	0.09276	0.06957
46000	0.05082	0.22597	0.15818	0.13558	0.11298	0.09039	0.06779
47000	0.04926	0.22022	0.15415	0.13213	0.11011	0.08809	0.06606
48000	0.04777	0.21464	0.15025	0.12878	0.10732	0.08586	0.06439
49000	0.04637	0.20923	0.14646	0.12554	0.10461	0.08369	0.06277
50000	0.04502	0.20398	0.14278	0.12239	0.10199	0.08159	0.06119
51000	0.04370	0.19888	0.13922	0.11933	0.09944	0.07955	0.05966
52000	0.04248	0.19393	0.13575	0.11636	0.09696	0.07757	0.05818
53000	0.04112	0.18912	0.13239	0.11347	0.09456	0.07565	0.05674
54000	0.03996	0.18446	0.12912	0.11068	0.09223	0.07378	0.05534
55000	0.03888	0.17993	0.12595	0.10796	0.08997	0.07197	0.05398
56000	0.03772	0.17553	0.12287	0.10532	0.08777	0.07021	0.05266
57000	0.03667	0.17126	0.11988	0.10275	0.08563	0.06850	0.05138
58000	0.03575	0.16709	0.11696	0.10026	0.08355	0.06684	0.05013
59000	0.03479	0.16304	0.11413	0.09782	0.08152	0.06522	0.04891
60000	0.03379	0.15910	0.11137	0.09546	0.07955	0.06364	0.04773

Appendix Table: 22 (cont'd)

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
61000	0.03281	0.15527	0.10869	0.09316	0.07763	0.06211	0.04658
62000	0.03194	0.15155	0.10608	0.09093	0.07577	0.06062	0.04546
63000	0.03096	0.14794	0.10356	0.08876	0.07397	0.05917	0.04438
64000	0.03014	0.14443	0.10110	0.08666	0.07221	0.05777	0.04333
65000	0.02931	0.14101	0.09871	0.08461	0.07051	0.05640	0.04230
66000	0.02854	0.13768	0.09638	0.08261	0.06884	0.05507	0.04130
67000	0.02781	0.13445	0.09411	0.08067	0.06722	0.05378	0.04033
68000	0.02701	0.13130	0.09191	0.07878	0.06565	0.05252	0.03939
69000	0.02625	0.12823	0.08976	0.07694	0.06412	0.05129	0.03847
70000	0.02557	0.12525	0.08768	0.07515	0.06263	0.05010	0.03758
75000	0.02237	0.11150	0.07805	0.06690	0.05575	0.04460	0.03345
80000	0.01949	0.09951	0.06965	0.05970	0.04975	0.03980	0.02985
85000	0.01683	0.08909	0.06236	0.05345	0.04454	0.03564	0.02673
90000	0.01465	0.08005	0.05603	0.04803	0.04002	0.03202	0.02401
95000	0.01272	0.07219	0.05053	0.04331	0.03609	0.02888	0.02166
100000	0.01123	0.06532	0.04572	0.03919	0.03266	0.02613	0.01960
105000	0.00983	0.05928	0.04150	0.03557	0.02964	0.02371	0.01778
110000	0.00877	0.05394	0.03776	0.03236	0.02697	0.02157	0.01618
115000	0.00778	0.04919	0.03443	0.02951	0.02459	0.01967	0.01476
120000	0.00689	0.04498	0.03148	0.02699	0.02249	0.01799	0.01349
125000	0.00619	0.04122	0.02886	0.02473	0.02061	0.01649	0.01237
130000	0.00555	0.03785	0.02649	0.02271	0.01892	0.01514	0.01135
135000	0.00507	0.03480	0.02436	0.02088	0.01740	0.01392	0.01044
140000	0.00453	0.03205	0.02243	0.01923	0.01602	0.01282	0.00961
145000	0.00414	0.02956	0.02069	0.01773	0.01478	0.01182	0.00887
150000	0.00375	0.02729	0.01911	0.01638	0.01365	0.01092	0.00819
160000	0.00306	0.02342	0.01639	0.01405	0.01171	0.00937	0.00703
170000	0.00262	0.02016	0.01411	0.01209	0.01008	0.00806	0.00605
180000	0.00226	0.01736	0.01215	0.01042	0.00868	0.00694	0.00521
190000	0.00182	0.01504	0.01053	0.00902	0.00752	0.00601	0.00451
200000	0.00154	0.01310	0.00917	0.00786	0.00655	0.00524	0.00393
210000	0.00132	0.01147	0.00803	0.00688	0.00574	0.00459	0.00344
220000	0.00113	0.01007	0.00705	0.00604	0.00504	0.00403	0.00302
230000	0.00100	0.00886	0.00620	0.00531	0.00443	0.00354	0.00266
240000	0.00085	0.00779	0.00545	0.00467	0.00389	0.00311	0.00234
250000	0.00075	0.00686	0.00480	0.00412	0.00343	0.00274	0.00206
275000	0.00052	0.00507	0.00355	0.00304	0.00253	0.00203	0.00152
300000	0.00039	0.00377	0.00264	0.00226	0.00189	0.00151	0.00113
325000	0.00027	0.00284	0.00199	0.00170	0.00142	0.00114	0.00085
350000	0.00020	0.00218	0.00153	0.00131	0.00109	0.00087	0.00065
375000	0.00014	0.00168	0.00117	0.00101	0.00084	0.00067	0.00050
400000	0.00009	0.00134	0.00094	0.00080	0.00067	0.00054	0.00040
425000	0.00009	0.00109	0.00076	0.00065	0.00054	0.00044	0.00033
450000	0.00007	0.00086	0.00060	0.00052	0.00043	0.00035	0.00026
475000	0.00006	0.00068	0.00047	0.00041	0.00034	0.00027	0.00020
500000	0.00005	0.00051	0.00036	0.00031	0.00026	0.00021	0.00015

Appendix Table: 23
 Year: 1995-1996
 Type of data: National (1992)
 Population: All eligibles
 Projection assumptions: AAPCC \$750 per month
 Projection factor: 2.6762

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
5000	0.27124	0.77610	0.54327	0.46566	0.38805	0.31044	0.23283
10000	0.19844	0.64805	0.45363	0.38883	0.32402	0.25922	0.19441
15000	0.15347	0.55111	0.38578	0.33067	0.27556	0.22045	0.16533
20000	0.12419	0.47454	0.33218	0.28472	0.23727	0.18981	0.14236
21000	0.11980	0.46099	0.32269	0.27659	0.23049	0.18440	0.13830
22000	0.11566	0.44791	0.31354	0.26875	0.22396	0.17916	0.13437
23000	0.11162	0.43529	0.30470	0.26117	0.21764	0.17412	0.13059
24000	0.10812	0.42308	0.29616	0.25385	0.21154	0.16923	0.12693
25000	0.10443	0.41127	0.28789	0.24676	0.20564	0.16451	0.12338
26000	0.10080	0.39987	0.27991	0.23992	0.19994	0.15995	0.11996
27000	0.09748	0.38885	0.27220	0.23331	0.19443	0.15554	0.11666
28000	0.09432	0.37820	0.26474	0.22692	0.18910	0.15128	0.11346
29000	0.09118	0.36789	0.25752	0.22073	0.18395	0.14716	0.11037
30000	0.08829	0.35792	0.25055	0.21475	0.17896	0.14317	0.10738
31000	0.08555	0.34826	0.24378	0.20896	0.17413	0.13931	0.10448
32000	0.08295	0.33890	0.23723	0.20334	0.16945	0.13556	0.10167
33000	0.08028	0.32984	0.23089	0.19790	0.16492	0.13194	0.09895
34000	0.07764	0.32106	0.22474	0.19264	0.16053	0.12843	0.09632
35000	0.07530	0.31257	0.21880	0.18754	0.15628	0.12503	0.09377
36000	0.07274	0.30434	0.21304	0.18260	0.15217	0.12174	0.09130
37000	0.07022	0.29640	0.20748	0.17784	0.14820	0.11856	0.08892
38000	0.06786	0.28874	0.20212	0.17324	0.14437	0.11549	0.08662
39000	0.06584	0.28131	0.19692	0.16878	0.14065	0.11252	0.08439
40000	0.06386	0.27410	0.19187	0.16446	0.13705	0.10964	0.08223
41000	0.06202	0.26711	0.18697	0.16026	0.13355	0.10684	0.08013
42000	0.06019	0.26032	0.18222	0.15619	0.13016	0.10413	0.07810
43000	0.05833	0.25373	0.17761	0.15224	0.12687	0.10149	0.07612
44000	0.05663	0.24735	0.17314	0.14841	0.12367	0.09894	0.07420
45000	0.05496	0.24115	0.16881	0.14469	0.12058	0.09646	0.07235
46000	0.05333	0.23514	0.16460	0.14108	0.11757	0.09406	0.07054
47000	0.05168	0.22930	0.16051	0.13758	0.11465	0.09172	0.06879
48000	0.05017	0.22364	0.15655	0.13419	0.11182	0.08946	0.06709
49000	0.04867	0.21815	0.15270	0.13089	0.10907	0.08726	0.06544
50000	0.04730	0.21282	0.14897	0.12769	0.10641	0.08513	0.06385
51000	0.04602	0.20764	0.14535	0.12458	0.10382	0.08305	0.06229
52000	0.04461	0.20260	0.14182	0.12156	0.10130	0.08104	0.06078
53000	0.04339	0.19771	0.13840	0.11863	0.09886	0.07908	0.05931
54000	0.04221	0.19295	0.13507	0.11577	0.09648	0.07718	0.05789
55000	0.04092	0.18834	0.13183	0.11300	0.09417	0.07533	0.05650
56000	0.03984	0.18385	0.12869	0.11031	0.09192	0.07354	0.05515
57000	0.03876	0.17948	0.12564	0.10769	0.08974	0.07179	0.05385
58000	0.03764	0.17524	0.12267	0.10514	0.08762	0.07010	0.05257
59000	0.03664	0.17112	0.11978	0.10267	0.08556	0.06845	0.05134
60000	0.03575	0.16709	0.11696	0.10026	0.08355	0.06684	0.05013

Appendix Table: 23 (cont'd)

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
61000	0.03483	0.16317	0.11422	0.09790	0.08159	0.06527	0.04895
62000	0.03387	0.15936	0.11155	0.09561	0.07968	0.06374	0.04781
63000	0.03291	0.15565	0.10895	0.09339	0.07782	0.06226	0.04669
64000	0.03205	0.15204	0.10643	0.09122	0.07602	0.06082	0.04561
65000	0.03110	0.14853	0.10397	0.08912	0.07427	0.05941	0.04456
66000	0.03030	0.14512	0.10159	0.08707	0.07256	0.05805	0.04354
67000	0.02950	0.14180	0.09926	0.08508	0.07090	0.05672	0.04254
68000	0.02879	0.13856	0.09699	0.08314	0.06928	0.05542	0.04157
69000	0.02801	0.13541	0.09479	0.08125	0.06771	0.05416	0.04062
70000	0.02730	0.13234	0.09264	0.07940	0.06617	0.05293	0.03970
75000	0.02397	0.11815	0.08271	0.07089	0.05908	0.04726	0.03545
80000	0.02092	0.10570	0.07399	0.06342	0.05285	0.04228	0.03171
85000	0.01831	0.09481	0.06637	0.05689	0.04740	0.03792	0.02844
90000	0.01597	0.08532	0.05973	0.05119	0.04266	0.03413	0.02560
95000	0.01393	0.07704	0.05393	0.04623	0.03852	0.03082	0.02311
100000	0.01223	0.06980	0.04886	0.04188	0.03490	0.02792	0.02094
105000	0.01080	0.06342	0.04439	0.03805	0.03171	0.02537	0.01903
110000	0.00955	0.05780	0.04046	0.03468	0.02890	0.02312	0.01734
115000	0.00851	0.05278	0.03695	0.03167	0.02639	0.02111	0.01583
120000	0.00759	0.04830	0.03381	0.02898	0.02415	0.01932	0.01449
125000	0.00675	0.04432	0.03103	0.02659	0.02216	0.01773	0.01330
130000	0.00610	0.04075	0.02853	0.02445	0.02038	0.01630	0.01223
135000	0.00551	0.03753	0.02627	0.02252	0.01877	0.01501	0.01126
140000	0.00503	0.03460	0.02422	0.02076	0.01730	0.01384	0.01038
145000	0.00453	0.03196	0.02237	0.01918	0.01598	0.01278	0.00959
150000	0.00414	0.02956	0.02069	0.01773	0.01478	0.01182	0.00887
160000	0.00337	0.02538	0.01777	0.01523	0.01269	0.01015	0.00762
170000	0.00286	0.02194	0.01536	0.01316	0.01097	0.00878	0.00658
180000	0.00248	0.01899	0.01329	0.01139	0.00949	0.00759	0.00570
190000	0.00207	0.01645	0.01152	0.00987	0.00823	0.00658	0.00494
200000	0.00175	0.01435	0.01005	0.00861	0.00718	0.00574	0.00431
210000	0.00147	0.01259	0.00881	0.00755	0.00629	0.00504	0.00378
220000	0.00126	0.01108	0.00775	0.00665	0.00554	0.00443	0.00332
230000	0.00109	0.00978	0.00684	0.00587	0.00489	0.00391	0.00293
240000	0.00097	0.00863	0.00604	0.00518	0.00432	0.00345	0.00259
250000	0.00084	0.00762	0.00534	0.00457	0.00381	0.00305	0.00229
275000	0.00060	0.00565	0.00396	0.00339	0.00283	0.00226	0.00170
300000	0.00043	0.00425	0.00297	0.00255	0.00212	0.00170	0.00127
325000	0.00031	0.00320	0.00224	0.00192	0.00160	0.00128	0.00096
350000	0.00023	0.00246	0.00173	0.00148	0.00123	0.00099	0.00074
375000	0.00018	0.00191	0.00133	0.00114	0.00095	0.00076	0.00057
400000	0.00011	0.00151	0.00105	0.00090	0.00075	0.00060	0.00045
425000	0.00009	0.00123	0.00086	0.00074	0.00061	0.00049	0.00037
450000	0.00008	0.00099	0.00069	0.00059	0.00050	0.00040	0.00030
475000	0.00007	0.00079	0.00055	0.00047	0.00040	0.00032	0.00024
500000	0.00006	0.00062	0.00043	0.00037	0.00031	0.00025	0.00019

Appendix B

Appendix Table: 1
 Year: 1995-1996
 Type of data: Local 5% rural counties (1992)
 Population: All eligibles
 Projection assumptions: AAPCC = \$200 per month
 Projection factor: 0.8740

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
5000	0.13002	0.50510	0.35357	0.30306	0.25255	0.20204	0.15153
10000	0.07181	0.30314	0.21220	0.18188	0.15157	0.12126	0.09094
15000	0.03980	0.19015	0.13311	0.11409	0.09508	0.07606	0.05705
20000	0.02468	0.12452	0.08716	0.07471	0.06226	0.04981	0.03736
21000	0.02225	0.11474	0.08032	0.06884	0.05737	0.04590	0.03442
22000	0.02050	0.10585	0.07409	0.06351	0.05292	0.04234	0.03175
23000	0.01888	0.09767	0.06837	0.05860	0.04884	0.03907	0.02930
24000	0.01713	0.09019	0.06314	0.05412	0.04510	0.03608	0.02706
25000	0.01533	0.08346	0.05842	0.05008	0.04173	0.03338	0.02504
26000	0.01400	0.07733	0.05413	0.04640	0.03867	0.03093	0.02320
27000	0.01248	0.07182	0.05028	0.04309	0.03591	0.02873	0.02155
28000	0.01136	0.06689	0.04682	0.04013	0.03344	0.02676	0.02007
29000	0.01047	0.06234	0.04364	0.03741	0.03117	0.02494	0.01870
30000	0.00948	0.05823	0.04076	0.03494	0.02912	0.02329	0.01747
31000	0.00870	0.05442	0.03810	0.03265	0.02721	0.02177	0.01633
32000	0.00823	0.05092	0.03564	0.03055	0.02546	0.02037	0.01527
33000	0.00781	0.04756	0.03329	0.02854	0.02378	0.01902	0.01427
34000	0.00713	0.04443	0.03110	0.02666	0.02221	0.01777	0.01333
35000	0.00661	0.04159	0.02911	0.02495	0.02079	0.01664	0.01248
36000	0.00619	0.03893	0.02725	0.02336	0.01947	0.01557	0.01168
37000	0.00561	0.03647	0.02553	0.02188	0.01824	0.01459	0.01094
38000	0.00525	0.03420	0.02394	0.02052	0.01710	0.01368	0.01026
39000	0.00473	0.03212	0.02249	0.01927	0.01606	0.01285	0.00964
40000	0.00428	0.03026	0.02118	0.01815	0.01513	0.01210	0.00908
41000	0.00386	0.02858	0.02001	0.01715	0.01429	0.01143	0.00858
42000	0.00363	0.02702	0.01892	0.01621	0.01351	0.01081	0.00811
43000	0.00350	0.02555	0.01789	0.01533	0.01278	0.01022	0.00767
44000	0.00329	0.02414	0.01690	0.01448	0.01207	0.00966	0.00724
45000	0.00298	0.02285	0.01599	0.01371	0.01142	0.00914	0.00685
46000	0.00282	0.02166	0.01516	0.01300	0.01083	0.00866	0.00650
47000	0.00269	0.02051	0.01436	0.01231	0.01026	0.00820	0.00615
48000	0.00251	0.01944	0.01361	0.01167	0.00972	0.00778	0.00583
49000	0.00235	0.01844	0.01291	0.01106	0.00922	0.00738	0.00553
50000	0.00230	0.01747	0.01223	0.01048	0.00873	0.00699	0.00524
51000	0.00219	0.01653	0.01157	0.00992	0.00826	0.00661	0.00496
52000	0.00212	0.01563	0.01094	0.00938	0.00781	0.00625	0.00469
53000	0.00196	0.01479	0.01035	0.00887	0.00740	0.00592	0.00444
54000	0.00178	0.01402	0.00981	0.00841	0.00701	0.00561	0.00420
55000	0.00170	0.01329	0.00930	0.00797	0.00664	0.00532	0.00399
56000	0.00162	0.01260	0.00882	0.00756	0.00630	0.00504	0.00378
57000	0.00154	0.01193	0.00835	0.00716	0.00597	0.00477	0.00358
58000	0.00136	0.01134	0.00794	0.00680	0.00567	0.00454	0.00340
59000	0.00128	0.01080	0.00756	0.00648	0.00540	0.00432	0.00324
60000	0.00120	0.01028	0.00720	0.00617	0.00514	0.00411	0.00309

Appendix Table: 1 (cont'd)

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
61000	0.00118	0.00979	0.00685	0.00588	0.00490	0.00392	0.00294
62000	0.00115	0.00930	0.00651	0.00558	0.00465	0.00372	0.00279
63000	0.00110	0.00884	0.00619	0.00530	0.00442	0.00353	0.00265
64000	0.00110	0.00838	0.00587	0.00503	0.00419	0.00335	0.00251
65000	0.00104	0.00793	0.00555	0.00476	0.00397	0.00317	0.00238
66000	0.00099	0.00751	0.00526	0.00450	0.00375	0.00300	0.00225
67000	0.00099	0.00709	0.00497	0.00426	0.00355	0.00284	0.00213
68000	0.00091	0.00669	0.00469	0.00402	0.00335	0.00268	0.00201
69000	0.00081	0.00634	0.00444	0.00380	0.00317	0.00254	0.00190
70000	0.00078	0.00601	0.00420	0.00360	0.00300	0.00240	0.00180
75000	0.00063	0.00452	0.00317	0.00271	0.00226	0.00181	0.00136
80000	0.00044	0.00339	0.00237	0.00204	0.00170	0.00136	0.00102
85000	0.00024	0.00269	0.00188	0.00161	0.00135	0.00108	0.00081
90000	0.00021	0.00224	0.00157	0.00134	0.00112	0.00090	0.00067
95000	0.00018	0.00184	0.00129	0.00110	0.00092	0.00074	0.00055
100000	0.00016	0.00148	0.00104	0.00089	0.00074	0.00059	0.00044
105000	0.00013	0.00118	0.00083	0.00071	0.00059	0.00047	0.00036
110000	0.00010	0.00096	0.00068	0.00058	0.00048	0.00039	0.00029
115000	0.00010	0.00075	0.00052	0.00045	0.00037	0.00030	0.00022
120000	0.00010	0.00053	0.00037	0.00032	0.00026	0.00021	0.00016
125000	0.00008	0.00033	0.00023	0.00020	0.00017	0.00013	0.00010
130000	0.00005	0.00020	0.00014	0.00012	0.00010	0.00008	0.00006
135000	0.00003	0.00014	0.00009	0.00008	0.00007	0.00005	0.00004
140000	0.00003	0.00008	0.00006	0.00005	0.00004	0.00003	0.00002
145000	0.00003	0.00003	0.00002	0.00002	0.00001	0.00001	0.00001
150000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
160000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
170000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
180000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
190000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
200000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
210000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
220000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
230000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
240000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
250000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
275000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
300000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
325000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
350000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
375000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
400000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
425000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
450000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
475000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
500000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

Appendix Table: 2

Year: 1995-1996

Type of data: Local 5% rural counties (1992)

Population: All eligibles

Projection assumptions: AAPCC = \$250 per month

Projection factor: 1.0925

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
5000	0.15331	0.56383	0.39468	0.33830	0.28192	0.22553	0.16915
10000	0.09041	0.37042	0.25929	0.22225	0.18521	0.14817	0.11113
15000	0.05698	0.24960	0.17472	0.14976	0.12480	0.09984	0.07488
20000	0.03559	0.17448	0.12213	0.10469	0.08724	0.06979	0.05234
21000	0.03332	0.16301	0.11410	0.09780	0.08150	0.06520	0.04890
22000	0.03089	0.15231	0.10662	0.09139	0.07615	0.06092	0.04569
23000	0.02891	0.14234	0.09964	0.08541	0.07117	0.05694	0.04270
24000	0.02671	0.13306	0.09314	0.07984	0.06653	0.05322	0.03992
25000	0.02468	0.12452	0.08716	0.07471	0.06226	0.04981	0.03736
26000	0.02264	0.11661	0.08163	0.06997	0.05831	0.04664	0.03498
27000	0.02118	0.10932	0.07652	0.06559	0.05466	0.04373	0.03280
28000	0.01985	0.10249	0.07174	0.06149	0.05124	0.04100	0.03075
29000	0.01846	0.09612	0.06728	0.05767	0.04806	0.03845	0.02883
30000	0.01713	0.09019	0.06314	0.05412	0.04510	0.03608	0.02706
31000	0.01554	0.08474	0.05932	0.05085	0.04237	0.03390	0.02542
32000	0.01452	0.07971	0.05580	0.04783	0.03986	0.03188	0.02391
33000	0.01337	0.07506	0.05254	0.04503	0.03753	0.03002	0.02252
34000	0.01222	0.07079	0.04956	0.04248	0.03540	0.02832	0.02124
35000	0.01136	0.06689	0.04682	0.04013	0.03344	0.02676	0.02007
36000	0.01068	0.06322	0.04426	0.03793	0.03161	0.02529	0.01897
37000	0.00974	0.05982	0.04188	0.03589	0.02991	0.02393	0.01795
38000	0.00924	0.05667	0.03967	0.03400	0.02834	0.02267	0.01700
39000	0.00867	0.05370	0.03759	0.03222	0.02685	0.02148	0.01611
40000	0.00823	0.05092	0.03564	0.03055	0.02546	0.02037	0.01527
41000	0.00796	0.04822	0.03375	0.02893	0.02411	0.01929	0.01447
42000	0.00749	0.04564	0.03195	0.02738	0.02282	0.01826	0.01369
43000	0.00684	0.04326	0.03029	0.02596	0.02163	0.01731	0.01298
44000	0.00650	0.04104	0.02873	0.02462	0.02052	0.01642	0.01231
45000	0.00619	0.03893	0.02725	0.02336	0.01947	0.01557	0.01168
46000	0.00572	0.03694	0.02586	0.02216	0.01847	0.01478	0.01108
47000	0.00543	0.03509	0.02456	0.02105	0.01754	0.01403	0.01053
48000	0.00504	0.03334	0.02334	0.02000	0.01667	0.01334	0.01000
49000	0.00465	0.03173	0.02221	0.01904	0.01587	0.01269	0.00952
50000	0.00428	0.03026	0.02118	0.01815	0.01513	0.01210	0.00908
51000	0.00386	0.02891	0.02023	0.01734	0.01445	0.01156	0.00867
52000	0.00373	0.02764	0.01935	0.01658	0.01382	0.01106	0.00829
53000	0.00353	0.02643	0.01850	0.01586	0.01322	0.01057	0.00793
54000	0.00345	0.02526	0.01768	0.01516	0.01263	0.01010	0.00758
55000	0.00329	0.02414	0.01690	0.01448	0.01207	0.00966	0.00724
56000	0.00303	0.02310	0.01617	0.01386	0.01155	0.00924	0.00693
57000	0.00282	0.02213	0.01549	0.01328	0.01107	0.00885	0.00664
58000	0.00274	0.02120	0.01484	0.01272	0.01060	0.00848	0.00636
59000	0.00259	0.02029	0.01420	0.01217	0.01015	0.00812	0.00609
60000	0.00251	0.01944	0.01361	0.01167	0.00972	0.00778	0.00583

Appendix Table: 2 (cont'd)

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
61000	0.00238	0.01863	0.01304	0.01118	0.00932	0.00745	0.00559
62000	0.00232	0.01785	0.01250	0.01071	0.00893	0.00714	0.00536
63000	0.00230	0.01708	0.01196	0.01025	0.00854	0.00683	0.00512
64000	0.00219	0.01634	0.01144	0.00981	0.00817	0.00654	0.00490
65000	0.00212	0.01563	0.01094	0.00938	0.00781	0.00625	0.00469
66000	0.00196	0.01495	0.01047	0.00897	0.00748	0.00598	0.00449
67000	0.00183	0.01432	0.01002	0.00859	0.00716	0.00573	0.00429
68000	0.00175	0.01372	0.00960	0.00823	0.00686	0.00549	0.00412
69000	0.00170	0.01315	0.00920	0.00789	0.00657	0.00526	0.00394
70000	0.00162	0.01260	0.00882	0.00756	0.00630	0.00504	0.00378
75000	0.00120	0.01028	0.00720	0.00617	0.00514	0.00411	0.00309
80000	0.00110	0.00838	0.00587	0.00503	0.00419	0.00335	0.00251
85000	0.00091	0.00669	0.00469	0.00402	0.00335	0.00268	0.00201
90000	0.00073	0.00537	0.00376	0.00322	0.00269	0.00215	0.00161
95000	0.00063	0.00426	0.00298	0.00256	0.00213	0.00170	0.00128
100000	0.00044	0.00339	0.00237	0.00204	0.00170	0.00136	0.00102
105000	0.00031	0.00281	0.00197	0.00169	0.00140	0.00112	0.00084
110000	0.00021	0.00241	0.00169	0.00145	0.00121	0.00097	0.00072
115000	0.00018	0.00207	0.00145	0.00124	0.00103	0.00083	0.00062
120000	0.00018	0.00176	0.00123	0.00106	0.00088	0.00071	0.00053
125000	0.00016	0.00148	0.00104	0.00089	0.00074	0.00059	0.00044
130000	0.00013	0.00124	0.00087	0.00074	0.00062	0.00050	0.00037
135000	0.00010	0.00105	0.00074	0.00063	0.00053	0.00042	0.00032
140000	0.00010	0.00088	0.00061	0.00053	0.00044	0.00035	0.00026
145000	0.00010	0.00070	0.00049	0.00042	0.00035	0.00028	0.00021
150000	0.00010	0.00053	0.00037	0.00032	0.00026	0.00021	0.00016
160000	0.00005	0.00024	0.00017	0.00014	0.00012	0.00010	0.00007
170000	0.00003	0.00012	0.00009	0.00007	0.00006	0.00005	0.00004
180000	0.00003	0.00004	0.00003	0.00002	0.00002	0.00002	0.00001
190000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
200000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
210000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
220000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
230000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
240000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
250000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
275000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
300000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
325000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
350000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
375000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
400000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
425000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
450000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
475000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
500000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

Appendix Table: 3

Year: 1995-1996

Type of data: Local 5% rural counties (1992)

Population: All eligibles

Projection assumptions: AAPCC = \$300 per month

Projection factor: 1.3110

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
5000	0.17368	0.60912	0.42638	0.36547	0.30456	0.24365	0.18274
10000	0.10469	0.42445	0.29711	0.25467	0.21222	0.16978	0.12733
15000	0.07181	0.30314	0.21220	0.18188	0.15157	0.12126	0.09094
20000	0.04794	0.22046	0.15432	0.13228	0.11023	0.08818	0.06614
21000	0.04434	0.20766	0.14536	0.12460	0.10383	0.08306	0.06230
22000	0.04121	0.19578	0.13705	0.11747	0.09789	0.07831	0.05873
23000	0.03828	0.18473	0.12931	0.11084	0.09237	0.07389	0.05542
24000	0.03559	0.17448	0.12213	0.10469	0.08724	0.06979	0.05234
25000	0.03356	0.16486	0.11540	0.09892	0.08243	0.06594	0.04946
26000	0.03162	0.15578	0.10905	0.09347	0.07789	0.06231	0.04673
27000	0.02993	0.14725	0.10307	0.08835	0.07362	0.05890	0.04417
28000	0.02820	0.13917	0.09742	0.08350	0.06958	0.05567	0.04175
29000	0.02637	0.13158	0.09211	0.07895	0.06579	0.05263	0.03948
30000	0.02468	0.12452	0.08716	0.07471	0.06226	0.04981	0.03736
31000	0.02301	0.11788	0.08251	0.07073	0.05894	0.04715	0.03536
32000	0.02160	0.11170	0.07819	0.06702	0.05585	0.04468	0.03351
33000	0.02050	0.10585	0.07409	0.06351	0.05292	0.04234	0.03175
34000	0.01927	0.10032	0.07023	0.06019	0.05016	0.04013	0.03010
35000	0.01823	0.09510	0.06657	0.05706	0.04755	0.03804	0.02853
36000	0.01713	0.09019	0.06314	0.05412	0.04510	0.03608	0.02706
37000	0.01577	0.08562	0.05993	0.05137	0.04281	0.03425	0.02568
38000	0.01499	0.08135	0.05694	0.04881	0.04067	0.03254	0.02440
39000	0.01400	0.07733	0.05413	0.04640	0.03867	0.03093	0.02320
40000	0.01303	0.07359	0.05151	0.04415	0.03679	0.02944	0.02208
41000	0.01196	0.07012	0.04909	0.04207	0.03506	0.02805	0.02104
42000	0.01136	0.06689	0.04682	0.04013	0.03344	0.02676	0.02007
43000	0.01076	0.06382	0.04467	0.03829	0.03191	0.02553	0.01915
44000	0.00998	0.06092	0.04264	0.03655	0.03046	0.02437	0.01828
45000	0.00948	0.05823	0.04076	0.03494	0.02912	0.02329	0.01747
46000	0.00906	0.05565	0.03896	0.03339	0.02783	0.02226	0.01670
47000	0.00846	0.05323	0.03726	0.03194	0.02661	0.02129	0.01597
48000	0.00823	0.05092	0.03564	0.03055	0.02546	0.02037	0.01527
49000	0.00802	0.04866	0.03406	0.02920	0.02433	0.01946	0.01460
50000	0.00770	0.04649	0.03254	0.02789	0.02324	0.01859	0.01395
51000	0.00713	0.04443	0.03110	0.02666	0.02221	0.01777	0.01333
52000	0.00671	0.04251	0.02976	0.02551	0.02126	0.01701	0.01275
53000	0.00640	0.04068	0.02848	0.02441	0.02034	0.01627	0.01220
54000	0.00619	0.03893	0.02725	0.02336	0.01947	0.01557	0.01168
55000	0.00588	0.03726	0.02608	0.02236	0.01863	0.01491	0.01118
56000	0.00551	0.03569	0.02499	0.02142	0.01785	0.01428	0.01071
57000	0.00525	0.03420	0.02394	0.02052	0.01710	0.01368	0.01026
58000	0.00486	0.03279	0.02295	0.01967	0.01639	0.01312	0.00984
59000	0.00460	0.03147	0.02203	0.01888	0.01574	0.01259	0.00944
60000	0.00428	0.03026	0.02118	0.01815	0.01513	0.01210	0.00908

Appendix Table: 3 (cont'd)

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
61000	0.00392	0.02912	0.02039	0.01747	0.01456	0.01165	0.00874
62000	0.00376	0.02806	0.01964	0.01683	0.01403	0.01122	0.00842
63000	0.00363	0.02702	0.01892	0.01621	0.01351	0.01081	0.00811
64000	0.00353	0.02604	0.01823	0.01562	0.01302	0.01042	0.00781
65000	0.00342	0.02507	0.01755	0.01504	0.01254	0.01003	0.00752
66000	0.00329	0.02414	0.01690	0.01448	0.01207	0.00966	0.00724
67000	0.00303	0.02327	0.01629	0.01396	0.01163	0.00931	0.00698
68000	0.00285	0.02245	0.01571	0.01347	0.01122	0.00898	0.00673
69000	0.00282	0.02166	0.01516	0.01300	0.01083	0.00866	0.00650
70000	0.00274	0.02089	0.01462	0.01254	0.01045	0.00836	0.00627
75000	0.00230	0.01747	0.01223	0.01048	0.00873	0.00699	0.00524
80000	0.00188	0.01452	0.01017	0.00871	0.00726	0.00581	0.00436
85000	0.00157	0.01215	0.00851	0.00729	0.00608	0.00486	0.00365
90000	0.00120	0.01028	0.00720	0.00617	0.00514	0.00411	0.00309
95000	0.00110	0.00868	0.00608	0.00521	0.00434	0.00347	0.00261
100000	0.00099	0.00723	0.00506	0.00434	0.00362	0.00289	0.00217
105000	0.00078	0.00601	0.00420	0.00360	0.00300	0.00240	0.00180
110000	0.00068	0.00498	0.00349	0.00299	0.00249	0.00199	0.00149
115000	0.00060	0.00409	0.00286	0.00245	0.00204	0.00164	0.00123
120000	0.00044	0.00339	0.00237	0.00204	0.00170	0.00136	0.00102
125000	0.00031	0.00290	0.00203	0.00174	0.00145	0.00116	0.00087
130000	0.00021	0.00253	0.00177	0.00152	0.00126	0.00101	0.00076
135000	0.00021	0.00224	0.00157	0.00134	0.00112	0.00090	0.00067
140000	0.00018	0.00197	0.00138	0.00118	0.00098	0.00079	0.00059
145000	0.00018	0.00171	0.00120	0.00103	0.00086	0.00068	0.00051
150000	0.00016	0.00148	0.00104	0.00089	0.00074	0.00059	0.00044
160000	0.00010	0.00111	0.00078	0.00067	0.00055	0.00044	0.00033
170000	0.00010	0.00082	0.00057	0.00049	0.00041	0.00033	0.00025
180000	0.00010	0.00053	0.00037	0.00032	0.00026	0.00021	0.00016
190000	0.00008	0.00028	0.00019	0.00017	0.00014	0.00011	0.00008
200000	0.00003	0.00015	0.00011	0.00009	0.00008	0.00006	0.00005
210000	0.00003	0.00008	0.00006	0.00005	0.00004	0.00003	0.00002
220000	0.00003	0.00001	0.00001	0.00001	0.00000	0.00000	0.00000
230000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
240000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
250000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
275000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
300000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
325000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
350000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
375000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
400000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
425000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
450000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
475000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
500000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

Appendix Table: 4
 Year: 1995-1996
 Type of data: Local 5% rural counties (1992)
 Population: All eligibles
 Projection assumptions: AAPCC = \$350 per month
 Projection factor: 1.5295

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
5000	0.18909	0.64516	0.45161	0.38709	0.32258	0.25806	0.19355
10000	0.11728	0.46834	0.32784	0.28101	0.23417	0.18734	0.14050
15000	0.08500	0.34951	0.24466	0.20971	0.17476	0.13981	0.10485
20000	0.06113	0.26368	0.18457	0.15821	0.13184	0.10547	0.07910
21000	0.05698	0.24960	0.17472	0.14976	0.12480	0.09984	0.07488
22000	0.05304	0.23650	0.16555	0.14190	0.11825	0.09460	0.07095
23000	0.04922	0.22432	0.15703	0.13459	0.11216	0.08973	0.06730
24000	0.04586	0.21303	0.14912	0.12782	0.10652	0.08521	0.06391
25000	0.04301	0.20246	0.14172	0.12148	0.10123	0.08098	0.06074
26000	0.04032	0.19254	0.13478	0.11552	0.09627	0.07702	0.05776
27000	0.03786	0.18322	0.12826	0.10993	0.09161	0.07329	0.05497
28000	0.03559	0.17448	0.12213	0.10469	0.08724	0.06979	0.05234
29000	0.03387	0.16620	0.11634	0.09972	0.08310	0.06648	0.04986
30000	0.03225	0.15832	0.11082	0.09499	0.07916	0.06333	0.04750
31000	0.03053	0.15085	0.10559	0.09051	0.07542	0.06034	0.04525
32000	0.02927	0.14373	0.10061	0.08624	0.07186	0.05749	0.04312
33000	0.02771	0.13695	0.09586	0.08217	0.06847	0.05478	0.04108
34000	0.02593	0.13055	0.09138	0.07833	0.06527	0.05222	0.03916
35000	0.02468	0.12452	0.08716	0.07471	0.06226	0.04981	0.03736
36000	0.02340	0.11880	0.08316	0.07128	0.05940	0.04752	0.03564
37000	0.02191	0.11343	0.07940	0.06806	0.05671	0.04537	0.03403
38000	0.02105	0.10832	0.07582	0.06499	0.05416	0.04333	0.03249
39000	0.02000	0.10344	0.07241	0.06206	0.05172	0.04137	0.03103
40000	0.01906	0.09880	0.06916	0.05928	0.04940	0.03952	0.02964
41000	0.01807	0.09438	0.06606	0.05663	0.04719	0.03775	0.02831
42000	0.01713	0.09019	0.06314	0.05412	0.04510	0.03608	0.02706
43000	0.01588	0.08624	0.06037	0.05175	0.04312	0.03450	0.02587
44000	0.01522	0.08255	0.05778	0.04953	0.04127	0.03302	0.02476
45000	0.01436	0.07902	0.05532	0.04741	0.03951	0.03161	0.02371
46000	0.01347	0.07570	0.05299	0.04542	0.03785	0.03028	0.02271
47000	0.01269	0.07257	0.05080	0.04354	0.03629	0.02903	0.02177
48000	0.01191	0.06965	0.04875	0.04179	0.03482	0.02786	0.02089
49000	0.01136	0.06689	0.04682	0.04013	0.03344	0.02676	0.02007
50000	0.01081	0.06425	0.04497	0.03855	0.03212	0.02570	0.01927
51000	0.01029	0.06172	0.04321	0.03703	0.03086	0.02469	0.01852
52000	0.00953	0.05936	0.04155	0.03562	0.02968	0.02375	0.01781
53000	0.00932	0.05711	0.03998	0.03427	0.02856	0.02285	0.01713
54000	0.00883	0.05494	0.03846	0.03297	0.02747	0.02198	0.01648
55000	0.00838	0.05289	0.03702	0.03173	0.02645	0.02116	0.01587
56000	0.00823	0.05092	0.03564	0.03055	0.02546	0.02037	0.01527
57000	0.00807	0.04898	0.03429	0.02939	0.02449	0.01959	0.01469
58000	0.00773	0.04710	0.03297	0.02826	0.02355	0.01884	0.01413
59000	0.00734	0.04529	0.03170	0.02717	0.02264	0.01812	0.01359
60000	0.00684	0.04359	0.03051	0.02615	0.02180	0.01744	0.01308

Appendix Table: 4 (cont'd)

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
61000	0.00666	0.04198	0.02939	0.02519	0.02099	0.01679	0.01260
62000	0.00637	0.04043	0.02830	0.02426	0.02021	0.01617	0.01213
63000	0.00619	0.03893	0.02725	0.02336	0.01947	0.01557	0.01168
64000	0.00588	0.03750	0.02625	0.02250	0.01875	0.01500	0.01125
65000	0.00561	0.03614	0.02530	0.02168	0.01807	0.01445	0.01084
66000	0.00538	0.03483	0.02438	0.02090	0.01741	0.01393	0.01045
67000	0.00512	0.03358	0.02351	0.02015	0.01679	0.01343	0.01007
68000	0.00475	0.03240	0.02268	0.01944	0.01620	0.01296	0.00972
69000	0.00449	0.03129	0.02191	0.01878	0.01565	0.01252	0.00939
70000	0.00428	0.03026	0.02118	0.01815	0.01513	0.01210	0.00908
75000	0.00350	0.02576	0.01803	0.01546	0.01288	0.01030	0.00773
80000	0.00282	0.02200	0.01540	0.01320	0.01100	0.00880	0.00660
85000	0.00240	0.01886	0.01320	0.01132	0.00943	0.00754	0.00566
90000	0.00217	0.01614	0.01129	0.00968	0.00807	0.00645	0.00484
95000	0.00175	0.01380	0.00966	0.00828	0.00690	0.00552	0.00414
100000	0.00154	0.01184	0.00829	0.00711	0.00592	0.00474	0.00355
105000	0.00120	0.01028	0.00720	0.00617	0.00514	0.00411	0.00309
110000	0.00110	0.00890	0.00623	0.00534	0.00445	0.00356	0.00267
115000	0.00099	0.00763	0.00534	0.00458	0.00381	0.00305	0.00229
120000	0.00084	0.00649	0.00454	0.00389	0.00324	0.00259	0.00195
125000	0.00076	0.00555	0.00388	0.00333	0.00277	0.00222	0.00166
130000	0.00065	0.00471	0.00330	0.00283	0.00236	0.00189	0.00141
135000	0.00057	0.00397	0.00278	0.00238	0.00199	0.00159	0.00119
140000	0.00044	0.00339	0.00237	0.00204	0.00170	0.00136	0.00102
145000	0.00031	0.00296	0.00207	0.00177	0.00148	0.00118	0.00089
150000	0.00024	0.00262	0.00183	0.00157	0.00131	0.00105	0.00079
160000	0.00021	0.00212	0.00148	0.00127	0.00106	0.00085	0.00063
170000	0.00018	0.00168	0.00117	0.00101	0.00084	0.00067	0.00050
180000	0.00013	0.00130	0.00091	0.00078	0.00065	0.00052	0.00039
190000	0.00010	0.00103	0.00072	0.00062	0.00051	0.00041	0.00031
200000	0.00010	0.00078	0.00054	0.00047	0.00039	0.00031	0.00023
210000	0.00010	0.00053	0.00037	0.00032	0.00026	0.00021	0.00016
220000	0.00008	0.00031	0.00021	0.00018	0.00015	0.00012	0.00009
230000	0.00003	0.00017	0.00012	0.00010	0.00009	0.00007	0.00005
240000	0.00003	0.00011	0.00008	0.00007	0.00006	0.00004	0.00003
250000	0.00003	0.00005	0.00004	0.00003	0.00003	0.00002	0.00002
275000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
300000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
325000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
350000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
375000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
400000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
425000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
450000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
475000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
500000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

Appendix Table: 5
 Year: 1995-1996
 Type of data: Local 5% rural counties (1992)
 Population: All eligibles
 Projection assumptions: AAPCC = \$400 per month
 Projection factor: 1.7480

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
5000	0.20024	0.67412	0.47188	0.40447	0.33706	0.26965	0.20224
10000	0.13002	0.50510	0.35357	0.30306	0.25255	0.20204	0.15153
15000	0.09513	0.38974	0.27282	0.23384	0.19487	0.15589	0.11692
20000	0.07181	0.30314	0.21220	0.18188	0.15157	0.12126	0.09094
21000	0.06795	0.28862	0.20203	0.17317	0.14431	0.11545	0.08659
22000	0.06432	0.27487	0.19241	0.16492	0.13744	0.10995	0.08246
23000	0.06069	0.26186	0.18331	0.15712	0.13093	0.10475	0.07856
24000	0.05698	0.24960	0.17472	0.14976	0.12480	0.09984	0.07488
25000	0.05353	0.23808	0.16666	0.14285	0.11904	0.09523	0.07143
26000	0.05009	0.22728	0.15910	0.13637	0.11364	0.09091	0.06818
27000	0.04682	0.21717	0.15202	0.13030	0.10858	0.08687	0.06515
28000	0.04434	0.20766	0.14536	0.12460	0.10383	0.08306	0.06230
29000	0.04194	0.19867	0.13907	0.11920	0.09933	0.07947	0.05960
30000	0.03980	0.19015	0.13311	0.11409	0.09508	0.07606	0.05705
31000	0.03760	0.18210	0.12747	0.10926	0.09105	0.07284	0.05463
32000	0.03559	0.17448	0.12213	0.10469	0.08724	0.06979	0.05234
33000	0.03400	0.16721	0.11705	0.10033	0.08360	0.06688	0.05016
34000	0.03275	0.16026	0.11218	0.09615	0.08013	0.06410	0.04808
35000	0.03121	0.15360	0.10752	0.09216	0.07680	0.06144	0.04608
36000	0.02993	0.14725	0.10307	0.08835	0.07362	0.05890	0.04417
37000	0.02870	0.14114	0.09880	0.08468	0.07057	0.05646	0.04234
38000	0.02724	0.13531	0.09472	0.08119	0.06766	0.05412	0.04059
39000	0.02583	0.12978	0.09084	0.07787	0.06489	0.05191	0.03893
40000	0.02468	0.12452	0.08716	0.07471	0.06226	0.04981	0.03736
41000	0.02342	0.11949	0.08365	0.07170	0.05975	0.04780	0.03585
42000	0.02225	0.11474	0.08032	0.06884	0.05737	0.04590	0.03442
43000	0.02136	0.11021	0.07715	0.06613	0.05510	0.04408	0.03306
44000	0.02050	0.10585	0.07409	0.06351	0.05292	0.04234	0.03175
45000	0.01951	0.10167	0.07117	0.06100	0.05084	0.04067	0.03050
46000	0.01888	0.09767	0.06837	0.05860	0.04884	0.03907	0.02930
47000	0.01789	0.09384	0.06569	0.05630	0.04692	0.03754	0.02815
48000	0.01713	0.09019	0.06314	0.05412	0.04510	0.03608	0.02706
49000	0.01609	0.08672	0.06070	0.05203	0.04336	0.03469	0.02602
50000	0.01533	0.08346	0.05842	0.05008	0.04173	0.03338	0.02504
51000	0.01465	0.08032	0.05622	0.04819	0.04016	0.03213	0.02410
52000	0.01400	0.07733	0.05413	0.04640	0.03867	0.03093	0.02320
53000	0.01327	0.07450	0.05215	0.04470	0.03725	0.02980	0.02235
54000	0.01248	0.07182	0.05028	0.04309	0.03591	0.02873	0.02155
55000	0.01183	0.06930	0.04851	0.04158	0.03465	0.02772	0.02079
56000	0.01136	0.06689	0.04682	0.04013	0.03344	0.02676	0.02007
57000	0.01086	0.06457	0.04520	0.03874	0.03229	0.02583	0.01937
58000	0.01047	0.06234	0.04364	0.03741	0.03117	0.02494	0.01870
59000	0.00984	0.06023	0.04216	0.03614	0.03012	0.02409	0.01807
60000	0.00948	0.05823	0.04076	0.03494	0.02912	0.02329	0.01747

Appendix Table: 5 (cont'd)

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			30%	40%	50%	60%	70%
61000	0.00919	0.05629	0.03940	0.03377	0.02814	0.02252	0.01689
62000	0.00870	0.05442	0.03810	0.03265	0.02721	0.02177	0.01633
63000	0.00836	0.05264	0.03685	0.03159	0.02632	0.02106	0.01579
64000	0.00823	0.05092	0.03564	0.03055	0.02546	0.02037	0.01527
65000	0.00807	0.04922	0.03445	0.02953	0.02461	0.01969	0.01477
66000	0.00781	0.04756	0.03329	0.02854	0.02378	0.01902	0.01427
67000	0.00760	0.04596	0.03217	0.02757	0.02298	0.01838	0.01379
68000	0.00713	0.04443	0.03110	0.02666	0.02221	0.01777	0.01333
69000	0.00676	0.04298	0.03009	0.02579	0.02149	0.01719	0.01289
70000	0.00661	0.04159	0.02911	0.02495	0.02079	0.01664	0.01248
75000	0.00546	0.03531	0.02472	0.02119	0.01766	0.01413	0.01059
80000	0.00428	0.03026	0.02118	0.01815	0.01513	0.01210	0.00908
85000	0.00353	0.02628	0.01840	0.01577	0.01314	0.01051	0.00789
90000	0.00298	0.02285	0.01599	0.01371	0.01142	0.00914	0.00685
95000	0.00253	0.01997	0.01398	0.01198	0.00998	0.00799	0.00599
100000	0.00230	0.01747	0.01223	0.01048	0.00873	0.00699	0.00524
105000	0.00201	0.01520	0.01064	0.00912	0.00760	0.00608	0.00456
110000	0.00170	0.01329	0.00930	0.00797	0.00664	0.00532	0.00399
115000	0.00138	0.01163	0.00814	0.00698	0.00581	0.00465	0.00349
120000	0.00120	0.01028	0.00720	0.00617	0.00514	0.00411	0.00309
125000	0.00112	0.00906	0.00635	0.00544	0.00453	0.00363	0.00272
130000	0.00104	0.00793	0.00555	0.00476	0.00397	0.00317	0.00238
135000	0.00097	0.00689	0.00482	0.00413	0.00345	0.00276	0.00207
140000	0.00078	0.00601	0.00420	0.00360	0.00300	0.00240	0.00180
145000	0.00071	0.00522	0.00366	0.00313	0.00261	0.00209	0.00157
150000	0.00063	0.00452	0.00317	0.00271	0.00226	0.00181	0.00136
160000	0.00044	0.00339	0.00237	0.00204	0.00170	0.00136	0.00102
170000	0.00024	0.00269	0.00188	0.00161	0.00135	0.00108	0.00081
180000	0.00021	0.00224	0.00157	0.00134	0.00112	0.00090	0.00067
190000	0.00018	0.00184	0.00129	0.00110	0.00092	0.00074	0.00055
200000	0.00016	0.00148	0.00104	0.00089	0.00074	0.00059	0.00044
210000	0.00013	0.00118	0.00083	0.00071	0.00059	0.00047	0.00036
220000	0.00010	0.00096	0.00068	0.00058	0.00048	0.00039	0.00029
230000	0.00010	0.00075	0.00052	0.00045	0.00037	0.00030	0.00022
240000	0.00010	0.00053	0.00037	0.00032	0.00026	0.00021	0.00016
250000	0.00008	0.00033	0.00023	0.00020	0.00017	0.00013	0.00010
275000	0.00003	0.00011	0.00008	0.00007	0.00005	0.00004	0.00003
300000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
325000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
350000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
375000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
400000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
425000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
450000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
475000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
500000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

October 27, 1995

Memorandum

To: Cynthia Tudor, Ph.D.
Office of Research and Demonstrations, HCFA

From: Bill Wrightson
Actuarial Research Corporation

Re: Medicare Choices Demonstration - Reinsurance calculations for hospital services only

Attached are a set of reinsurance tabulations for hospital services only for the Medicare Choices Demonstration. There is a separate table for each monthly payment rate (\$200, \$225, \$250, ... , \$700). The plan coinsurance amounts in the tables are 10%, 20%, 30%, 40% and 50%.

The percentages shown in the table for each coinsurance amount and threshold correspond to the percentage reduction in the AAPCC that would be necessary to provide individual stop-loss reinsurance coverage for hospital expenses that exceed the specified threshold in a calendar year. For example, in Table 1 (AAPCC equals \$200 per month), for a \$25,000 threshold and plan coinsurance of 20 percent, the payment rate would have to be reduced by 2.77% in order for HCFA to provide reinsurance for hospital costs exceeding the \$25,000 threshold.

The procedures for using these tables to estimate the percentage reduction in payment rates for offering reinsurance coverage are the same as the procedures described in the memorandum of September 12, 1995. Please contact us if you have any questions.

Appendix Table: 1

Year: 1995-1996

Type of data: National (1992) - Hospital Only

Population: All eligibles

Projection assumptions: AAPCC = \$200 per month

Projection Factor: 0.7136

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			10%	20%	30%	40%	50%
5000	0.08287	0.25163	0.22647	0.20130	0.17614	0.15098	0.12581
10000	0.03693	0.13481	0.12133	0.10785	0.09437	0.08089	0.06741
15000	0.01883	0.07930	0.07137	0.06344	0.05551	0.04758	0.03965
20000	0.00990	0.05051	0.04546	0.04041	0.03535	0.03030	0.02525
21000	0.00882	0.04660	0.04194	0.03728	0.03262	0.02796	0.02330
22000	0.00787	0.04313	0.03882	0.03451	0.03019	0.02588	0.02157
23000	0.00713	0.04002	0.03601	0.03201	0.02801	0.02401	0.02001
24000	0.00639	0.03719	0.03347	0.02975	0.02603	0.02231	0.01860
25000	0.00575	0.03465	0.03119	0.02772	0.02426	0.02079	0.01733
26000	0.00518	0.03239	0.02915	0.02591	0.02267	0.01943	0.01619
27000	0.00473	0.03033	0.02729	0.02426	0.02123	0.01820	0.01516
28000	0.00437	0.02843	0.02559	0.02274	0.01990	0.01706	0.01422
29000	0.00397	0.02670	0.02403	0.02136	0.01869	0.01602	0.01335
30000	0.00370	0.02510	0.02259	0.02008	0.01757	0.01506	0.01255
31000	0.00344	0.02361	0.02125	0.01889	0.01653	0.01417	0.01180
32000	0.00317	0.02224	0.02001	0.01779	0.01557	0.01334	0.01112
33000	0.00297	0.02096	0.01886	0.01677	0.01467	0.01257	0.01048
34000	0.00274	0.01977	0.01779	0.01582	0.01384	0.01186	0.00989
35000	0.00254	0.01867	0.01680	0.01494	0.01307	0.01120	0.00933
36000	0.00239	0.01764	0.01588	0.01411	0.01235	0.01059	0.00882
37000	0.00221	0.01668	0.01502	0.01335	0.01168	0.01001	0.00834
38000	0.00205	0.01580	0.01422	0.01264	0.01106	0.00948	0.00790
39000	0.00194	0.01497	0.01347	0.01197	0.01048	0.00898	0.00748
40000	0.00184	0.01418	0.01276	0.01135	0.00993	0.00851	0.00709
41000	0.00173	0.01344	0.01210	0.01075	0.00941	0.00806	0.00672
42000	0.00163	0.01274	0.01147	0.01019	0.00892	0.00764	0.00637
43000	0.00151	0.01209	0.01088	0.00967	0.00846	0.00725	0.00604
44000	0.00143	0.01147	0.01033	0.00918	0.00803	0.00688	0.00574
45000	0.00132	0.01090	0.00981	0.00872	0.00763	0.00654	0.00545
46000	0.00125	0.01036	0.00933	0.00829	0.00725	0.00622	0.00518
47000	0.00117	0.00986	0.00888	0.00789	0.00690	0.00592	0.00493
48000	0.00112	0.00938	0.00845	0.00751	0.00657	0.00563	0.00469
49000	0.00106	0.00893	0.00804	0.00714	0.00625	0.00536	0.00446
50000	0.00101	0.00850	0.00765	0.00680	0.00595	0.00510	0.00425
51000	0.00097	0.00809	0.00728	0.00647	0.00566	0.00485	0.00404
52000	0.00090	0.00770	0.00693	0.00616	0.00539	0.00462	0.00385
53000	0.00085	0.00733	0.00660	0.00586	0.00513	0.00440	0.00366
54000	0.00080	0.00699	0.00629	0.00559	0.00489	0.00419	0.00349
55000	0.00075	0.00666	0.00600	0.00533	0.00467	0.00400	0.00333
56000	0.00072	0.00636	0.00572	0.00509	0.00445	0.00382	0.00318
57000	0.00069	0.00606	0.00546	0.00485	0.00424	0.00364	0.00303
58000	0.00066	0.00578	0.00520	0.00463	0.00405	0.00347	0.00289
59000	0.00063	0.00551	0.00496	0.00441	0.00386	0.00331	0.00276
60000	0.00060	0.00526	0.00473	0.00421	0.00368	0.00315	0.00263

Appendix Table: 1 (cont'd)

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			10%	20%	30%	40%	50%
61000	0.00055	0.00502	0.00451	0.00401	0.00351	0.00301	0.00251
62000	0.00053	0.00479	0.00431	0.00383	0.00335	0.00287	0.00239
63000	0.00050	0.00458	0.00412	0.00366	0.00320	0.00275	0.00229
64000	0.00046	0.00438	0.00394	0.00350	0.00306	0.00263	0.00219
65000	0.00044	0.00419	0.00377	0.00335	0.00293	0.00251	0.00209
66000	0.00042	0.00401	0.00361	0.00321	0.00281	0.00241	0.00201
67000	0.00041	0.00384	0.00345	0.00307	0.00269	0.00230	0.00192
68000	0.00039	0.00367	0.00330	0.00293	0.00257	0.00220	0.00183
69000	0.00037	0.00351	0.00316	0.00281	0.00246	0.00211	0.00176
70000	0.00035	0.00336	0.00302	0.00269	0.00235	0.00202	0.00168
75000	0.00028	0.00271	0.00243	0.00216	0.00189	0.00162	0.00135
80000	0.00020	0.00223	0.00201	0.00178	0.00156	0.00134	0.00111
85000	0.00016	0.00185	0.00167	0.00148	0.00130	0.00111	0.00093
90000	0.00013	0.00155	0.00139	0.00124	0.00108	0.00093	0.00077
95000	0.00011	0.00129	0.00116	0.00103	0.00090	0.00077	0.00064
100000	0.00010	0.00107	0.00097	0.00086	0.00075	0.00064	0.00054
105000	0.00008	0.00089	0.00080	0.00071	0.00062	0.00053	0.00044
110000	0.00006	0.00075	0.00068	0.00060	0.00053	0.00045	0.00038
115000	0.00006	0.00063	0.00056	0.00050	0.00044	0.00038	0.00031
120000	0.00005	0.00051	0.00046	0.00041	0.00036	0.00031	0.00026
125000	0.00004	0.00042	0.00038	0.00034	0.00029	0.00025	0.00021
130000	0.00003	0.00034	0.00031	0.00027	0.00024	0.00020	0.00017
135000	0.00002	0.00028	0.00025	0.00023	0.00020	0.00017	0.00014
140000	0.00002	0.00024	0.00021	0.00019	0.00017	0.00014	0.00012
145000	0.00002	0.00020	0.00018	0.00016	0.00014	0.00012	0.00010
150000	0.00001	0.00017	0.00015	0.00013	0.00012	0.00010	0.00008
160000	0.00001	0.00011	0.00010	0.00009	0.00008	0.00007	0.00005
170000	0.00001	0.00006	0.00006	0.00005	0.00004	0.00004	0.00003
180000	0.00000	0.00004	0.00004	0.00004	0.00003	0.00003	0.00002
190000	0.00000	0.00003	0.00003	0.00003	0.00002	0.00002	0.00002
200000	0.00000	0.00002	0.00002	0.00002	0.00001	0.00001	0.00001
210000	0.00000	0.00001	0.00001	0.00001	0.00000	0.00000	0.00000
220000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
230000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
240000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
250000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
275000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
300000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
325000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
350000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
375000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
400000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
425000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
450000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
475000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
500000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

Appendix Table: 2

Year: 1995-1996

Type of data: National (1992) - Hospital Only

Population: All eligibles

Projection assumptions: AAPCC = \$225 per month

Projection Factor: 0.8029

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			10%	20%	30%	40%	50%
5000	0.09136	0.27184	0.24466	0.21748	0.19029	0.16311	0.13592
10000	0.04355	0.15342	0.13808	0.12273	0.10739	0.09205	0.07671
15000	0.02333	0.09389	0.08450	0.07511	0.06572	0.05634	0.04695
20000	0.01315	0.06111	0.05500	0.04889	0.04277	0.03666	0.03055
21000	0.01172	0.05651	0.05086	0.04521	0.03956	0.03391	0.02826
22000	0.01047	0.05241	0.04717	0.04193	0.03669	0.03145	0.02620
23000	0.00944	0.04873	0.04386	0.03899	0.03411	0.02924	0.02437
24000	0.00847	0.04541	0.04087	0.03633	0.03179	0.02725	0.02271
25000	0.00768	0.04243	0.03818	0.03394	0.02970	0.02546	0.02121
26000	0.00708	0.03970	0.03573	0.03176	0.02779	0.02382	0.01985
27000	0.00640	0.03720	0.03348	0.02976	0.02604	0.02232	0.01860
28000	0.00581	0.03493	0.03144	0.02795	0.02445	0.02096	0.01747
29000	0.00527	0.03288	0.02960	0.02631	0.02302	0.01973	0.01644
30000	0.00487	0.03100	0.02790	0.02480	0.02170	0.01860	0.01550
31000	0.00453	0.02926	0.02634	0.02341	0.02049	0.01756	0.01463
32000	0.00418	0.02765	0.02488	0.02212	0.01935	0.01659	0.01382
33000	0.00389	0.02616	0.02355	0.02093	0.01831	0.01570	0.01308
34000	0.00364	0.02477	0.02229	0.01981	0.01734	0.01486	0.01238
35000	0.00340	0.02346	0.02111	0.01877	0.01642	0.01408	0.01173
36000	0.00317	0.02224	0.02002	0.01780	0.01557	0.01335	0.01112
37000	0.00299	0.02110	0.01899	0.01688	0.01477	0.01266	0.01055
38000	0.00279	0.02003	0.01803	0.01603	0.01402	0.01202	0.01002
39000	0.00261	0.01903	0.01713	0.01523	0.01332	0.01142	0.00952
40000	0.00245	0.01810	0.01629	0.01448	0.01267	0.01086	0.00905
41000	0.00231	0.01721	0.01549	0.01377	0.01205	0.01033	0.00861
42000	0.00214	0.01639	0.01475	0.01311	0.01147	0.00983	0.00820
43000	0.00203	0.01562	0.01406	0.01249	0.01093	0.00937	0.00781
44000	0.00192	0.01488	0.01340	0.01191	0.01042	0.00893	0.00744
45000	0.00184	0.01419	0.01277	0.01135	0.00993	0.00851	0.00709
46000	0.00175	0.01353	0.01217	0.01082	0.00947	0.00812	0.00676
47000	0.00164	0.01290	0.01161	0.01032	0.00903	0.00774	0.00645
48000	0.00155	0.01230	0.01107	0.00984	0.00861	0.00738	0.00615
49000	0.00147	0.01175	0.01057	0.00940	0.00822	0.00705	0.00587
50000	0.00139	0.01122	0.01010	0.00897	0.00785	0.00673	0.00561
51000	0.00129	0.01072	0.00965	0.00858	0.00751	0.00643	0.00536
52000	0.00122	0.01025	0.00923	0.00820	0.00718	0.00615	0.00513
53000	0.00117	0.00981	0.00883	0.00785	0.00687	0.00589	0.00491
54000	0.00112	0.00939	0.00845	0.00751	0.00657	0.00563	0.00469
55000	0.00107	0.00898	0.00808	0.00719	0.00629	0.00539	0.00449
56000	0.00102	0.00860	0.00774	0.00688	0.00602	0.00516	0.00430
57000	0.00098	0.00822	0.00740	0.00658	0.00576	0.00493	0.00411
58000	0.00093	0.00787	0.00708	0.00629	0.00551	0.00472	0.00393
59000	0.00088	0.00753	0.00678	0.00603	0.00527	0.00452	0.00377
60000	0.00084	0.00722	0.00649	0.00577	0.00505	0.00433	0.00361

Appendix Table: 2 (cont'd)

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			10%	20%	30%	40%	50%
61000	0.00078	0.00692	0.00622	0.00553	0.00484	0.00415	0.00346
62000	0.00074	0.00663	0.00597	0.00531	0.00464	0.00398	0.00332
63000	0.00072	0.00636	0.00573	0.00509	0.00445	0.00382	0.00318
64000	0.00070	0.00610	0.00549	0.00488	0.00427	0.00366	0.00305
65000	0.00067	0.00585	0.00526	0.00468	0.00409	0.00351	0.00292
66000	0.00064	0.00560	0.00504	0.00448	0.00392	0.00336	0.00280
67000	0.00061	0.00537	0.00484	0.00430	0.00376	0.00322	0.00269
68000	0.00059	0.00515	0.00464	0.00412	0.00361	0.00309	0.00258
69000	0.00055	0.00494	0.00445	0.00395	0.00346	0.00296	0.00247
70000	0.00052	0.00474	0.00427	0.00379	0.00332	0.00285	0.00237
75000	0.00042	0.00390	0.00351	0.00312	0.00273	0.00234	0.00195
80000	0.00033	0.00321	0.00288	0.00256	0.00224	0.00192	0.00160
85000	0.00026	0.00264	0.00238	0.00212	0.00185	0.00159	0.00132
90000	0.00020	0.00223	0.00201	0.00178	0.00156	0.00134	0.00111
95000	0.00016	0.00189	0.00170	0.00151	0.00133	0.00114	0.00095
100000	0.00014	0.00161	0.00145	0.00129	0.00113	0.00097	0.00080
105000	0.00012	0.00137	0.00123	0.00109	0.00096	0.00082	0.00068
110000	0.00010	0.00116	0.00105	0.00093	0.00082	0.00070	0.00058
115000	0.00009	0.00099	0.00089	0.00079	0.00069	0.00059	0.00049
120000	0.00007	0.00084	0.00076	0.00067	0.00059	0.00050	0.00042
125000	0.00006	0.00072	0.00065	0.00058	0.00051	0.00043	0.00036
130000	0.00006	0.00061	0.00055	0.00049	0.00043	0.00037	0.00031
135000	0.00005	0.00051	0.00046	0.00041	0.00036	0.00031	0.00026
140000	0.00004	0.00043	0.00039	0.00034	0.00030	0.00026	0.00022
145000	0.00004	0.00036	0.00032	0.00029	0.00025	0.00021	0.00018
150000	0.00003	0.00030	0.00027	0.00024	0.00021	0.00018	0.00015
160000	0.00002	0.00022	0.00020	0.00018	0.00015	0.00013	0.00011
170000	0.00001	0.00016	0.00014	0.00013	0.00011	0.00010	0.00008
180000	0.00001	0.00011	0.00010	0.00009	0.00008	0.00007	0.00005
190000	0.00001	0.00007	0.00006	0.00005	0.00005	0.00004	0.00003
200000	0.00000	0.00005	0.00004	0.00004	0.00003	0.00003	0.00002
210000	0.00000	0.00004	0.00003	0.00003	0.00003	0.00002	0.00002
220000	0.00000	0.00002	0.00002	0.00002	0.00002	0.00001	0.00001
230000	0.00000	0.00001	0.00001	0.00001	0.00001	0.00001	0.00001
240000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
250000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
275000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
300000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
325000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
350000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
375000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
400000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
425000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
450000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
475000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
500000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

Appendix Table: 3

Year: 1995-1996

Type of data: National (1992) - Hospital Only

Population: All eligibles

Projection assumptions: AAPCC = \$250 per month

Projection Factor: 0.8921

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			10%	20%	30%	40%	50%
5000	0.09904	0.28944	0.26050	0.23155	0.20261	0.17366	0.14472
10000	0.04999	0.17070	0.15363	0.13656	0.11949	0.10242	0.08535
15000	0.02785	0.10806	0.09726	0.08645	0.07564	0.06484	0.05403
20000	0.01645	0.07198	0.06478	0.05758	0.05038	0.04319	0.03599
21000	0.01479	0.06678	0.06010	0.05343	0.04675	0.04007	0.03339
22000	0.01345	0.06209	0.05588	0.04967	0.04346	0.03725	0.03104
23000	0.01207	0.05783	0.05205	0.04626	0.04048	0.03470	0.02892
24000	0.01090	0.05399	0.04859	0.04319	0.03779	0.03240	0.02700
25000	0.00990	0.05052	0.04547	0.04042	0.03536	0.03031	0.02526
26000	0.00905	0.04736	0.04263	0.03789	0.03315	0.02842	0.02368
27000	0.00822	0.04449	0.04004	0.03559	0.03114	0.02669	0.02224
28000	0.00755	0.04186	0.03768	0.03349	0.02930	0.02512	0.02093
29000	0.00701	0.03944	0.03549	0.03155	0.02761	0.02366	0.01972
30000	0.00640	0.03720	0.03348	0.02976	0.02604	0.02232	0.01860
31000	0.00587	0.03515	0.03163	0.02812	0.02460	0.02109	0.01757
32000	0.00538	0.03328	0.02995	0.02662	0.02329	0.01997	0.01664
33000	0.00498	0.03155	0.02840	0.02524	0.02209	0.01893	0.01578
34000	0.00467	0.02994	0.02695	0.02395	0.02096	0.01797	0.01497
35000	0.00437	0.02844	0.02560	0.02275	0.01991	0.01706	0.01422
36000	0.00404	0.02704	0.02434	0.02163	0.01893	0.01622	0.01352
37000	0.00381	0.02573	0.02316	0.02059	0.01801	0.01544	0.01287
38000	0.00361	0.02450	0.02205	0.01960	0.01715	0.01470	0.01225
39000	0.00338	0.02333	0.02100	0.01867	0.01633	0.01400	0.01167
40000	0.00317	0.02224	0.02002	0.01779	0.01557	0.01335	0.01112
41000	0.00302	0.02121	0.01909	0.01697	0.01485	0.01273	0.01061
42000	0.00283	0.02024	0.01822	0.01619	0.01417	0.01214	0.01012
43000	0.00268	0.01933	0.01739	0.01546	0.01353	0.01160	0.00966
44000	0.00251	0.01847	0.01662	0.01477	0.01293	0.01108	0.00923
45000	0.00239	0.01765	0.01588	0.01412	0.01235	0.01059	0.00882
46000	0.00224	0.01688	0.01519	0.01350	0.01181	0.01013	0.00844
47000	0.00211	0.01615	0.01454	0.01292	0.01131	0.00969	0.00808
48000	0.00201	0.01547	0.01392	0.01237	0.01083	0.00928	0.00773
49000	0.00191	0.01481	0.01333	0.01185	0.01037	0.00889	0.00741
50000	0.00184	0.01419	0.01277	0.01135	0.00993	0.00851	0.00709
51000	0.00176	0.01359	0.01223	0.01087	0.00951	0.00815	0.00679
52000	0.00166	0.01302	0.01172	0.01042	0.00911	0.00781	0.00651
53000	0.00159	0.01248	0.01123	0.00998	0.00873	0.00749	0.00624
54000	0.00149	0.01197	0.01077	0.00957	0.00838	0.00718	0.00598
55000	0.00143	0.01148	0.01033	0.00918	0.00804	0.00689	0.00574
56000	0.00135	0.01101	0.00991	0.00881	0.00771	0.00661	0.00551
57000	0.00127	0.01058	0.00952	0.00846	0.00741	0.00635	0.00529
58000	0.00121	0.01016	0.00915	0.00813	0.00711	0.00610	0.00508
59000	0.00116	0.00977	0.00879	0.00781	0.00684	0.00586	0.00488
60000	0.00112	0.00939	0.00845	0.00751	0.00657	0.00563	0.00469

Appendix Table: 3 (cont'd)

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			10%	20%	30%	40%	50%
61000	0.00107	0.00902	0.00812	0.00722	0.00631	0.00541	0.00451
62000	0.00103	0.00867	0.00780	0.00694	0.00607	0.00520	0.00434
63000	0.00099	0.00833	0.00750	0.00667	0.00583	0.00500	0.00417
64000	0.00095	0.00801	0.00721	0.00641	0.00561	0.00480	0.00400
65000	0.00090	0.00770	0.00693	0.00616	0.00539	0.00462	0.00385
66000	0.00086	0.00740	0.00666	0.00592	0.00518	0.00444	0.00370
67000	0.00082	0.00712	0.00641	0.00570	0.00499	0.00427	0.00356
68000	0.00077	0.00686	0.00617	0.00549	0.00480	0.00411	0.00343
69000	0.00074	0.00661	0.00594	0.00528	0.00462	0.00396	0.00330
70000	0.00072	0.00636	0.00573	0.00509	0.00445	0.00382	0.00318
75000	0.00060	0.00526	0.00473	0.00421	0.00368	0.00316	0.00263
80000	0.00046	0.00438	0.00394	0.00350	0.00307	0.00263	0.00219
85000	0.00039	0.00367	0.00330	0.00294	0.00257	0.00220	0.00184
90000	0.00033	0.00308	0.00278	0.00247	0.00216	0.00185	0.00154
95000	0.00025	0.00260	0.00234	0.00208	0.00182	0.00156	0.00130
100000	0.00020	0.00223	0.00201	0.00178	0.00156	0.00134	0.00111
105000	0.00017	0.00192	0.00173	0.00154	0.00135	0.00115	0.00096
110000	0.00015	0.00166	0.00150	0.00133	0.00116	0.00100	0.00083
115000	0.00013	0.00144	0.00129	0.00115	0.00101	0.00086	0.00072
120000	0.00011	0.00124	0.00112	0.00099	0.00087	0.00075	0.00062
125000	0.00010	0.00107	0.00097	0.00086	0.00075	0.00064	0.00054
130000	0.00009	0.00092	0.00083	0.00074	0.00065	0.00055	0.00046
135000	0.00006	0.00080	0.00072	0.00064	0.00056	0.00048	0.00040
140000	0.00006	0.00070	0.00063	0.00056	0.00049	0.00042	0.00035
145000	0.00006	0.00060	0.00054	0.00048	0.00042	0.00036	0.00030
150000	0.00005	0.00051	0.00046	0.00041	0.00036	0.00031	0.00026
160000	0.00004	0.00037	0.00033	0.00030	0.00026	0.00022	0.00019
170000	0.00002	0.00027	0.00025	0.00022	0.00019	0.00016	0.00014
180000	0.00002	0.00021	0.00019	0.00016	0.00014	0.00012	0.00010
190000	0.00001	0.00015	0.00014	0.00012	0.00011	0.00009	0.00008
200000	0.00001	0.00011	0.00010	0.00009	0.00008	0.00007	0.00005
210000	0.00001	0.00007	0.00006	0.00006	0.00005	0.00004	0.00004
220000	0.00000	0.00005	0.00004	0.00004	0.00003	0.00003	0.00002
230000	0.00000	0.00004	0.00004	0.00003	0.00003	0.00002	0.00002
240000	0.00000	0.00003	0.00003	0.00002	0.00002	0.00002	0.00001
250000	0.00000	0.00002	0.00002	0.00002	0.00001	0.00001	0.00001
275000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
300000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
325000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
350000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
375000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
400000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
425000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
450000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
475000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
500000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

Appendix Table: 4

Year: 1995-1996

Type of data: National (1992) - Hospital Only

Population: All eligibles

Projection assumptions: AAPCC = \$275 per month

Projection Factor: 0.9813

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			10%	20%	30%	40%	50%
5000	0.10578	0.30493	0.27444	0.24394	0.21345	0.18296	0.15246
10000	0.05592	0.18672	0.16805	0.14938	0.13071	0.11203	0.09336
15000	0.03240	0.12174	0.10957	0.09739	0.08522	0.07304	0.06087
20000	0.01997	0.08299	0.07469	0.06639	0.05809	0.04979	0.04150
21000	0.01817	0.07722	0.06950	0.06177	0.05405	0.04633	0.03861
22000	0.01645	0.07197	0.06478	0.05758	0.05038	0.04318	0.03599
23000	0.01491	0.06723	0.06051	0.05378	0.04706	0.04034	0.03362
24000	0.01364	0.06291	0.05662	0.05033	0.04404	0.03775	0.03145
25000	0.01251	0.05895	0.05305	0.04716	0.04126	0.03537	0.02947
26000	0.01134	0.05534	0.04981	0.04127	0.03874	0.03320	0.02767
27000	0.01036	0.05205	0.04685	0.04164	0.03644	0.03123	0.02603
28000	0.00952	0.04905	0.04414	0.03924	0.03433	0.02943	0.02452
29000	0.00875	0.04628	0.04165	0.03703	0.03240	0.02777	0.02314
30000	0.00804	0.04375	0.03937	0.03500	0.03062	0.02625	0.02187
31000	0.00746	0.04141	0.03727	0.03312	0.02898	0.02484	0.02070
32000	0.00697	0.03922	0.03530	0.03138	0.02746	0.02353	0.01961
33000	0.00640	0.03720	0.03348	0.02976	0.02604	0.02232	0.01860
34000	0.00594	0.03533	0.03179	0.02826	0.02473	0.02120	0.01766
35000	0.00546	0.03360	0.03024	0.02688	0.02352	0.02016	0.01680
36000	0.00510	0.03201	0.02881	0.02561	0.02241	0.01921	0.01600
37000	0.00477	0.03052	0.02746	0.02441	0.02136	0.01831	0.01526
38000	0.00449	0.02911	0.02620	0.02329	0.02038	0.01747	0.01456
39000	0.00420	0.02779	0.02501	0.02223	0.01945	0.01667	0.01389
40000	0.00394	0.02656	0.02390	0.02124	0.01859	0.01593	0.01328
41000	0.00375	0.02539	0.02285	0.02031	0.01777	0.01523	0.01269
42000	0.00357	0.02428	0.02185	0.01942	0.01700	0.01457	0.01214
43000	0.00336	0.02323	0.02091	0.01858	0.01626	0.01394	0.01162
44000	0.00317	0.02224	0.02002	0.01779	0.01557	0.01335	0.01112
45000	0.00302	0.02130	0.01917	0.01704	0.01491	0.01278	0.01065
46000	0.00286	0.02041	0.01837	0.01633	0.01429	0.01225	0.01021
47000	0.00270	0.01957	0.01761	0.01566	0.01370	0.01174	0.00979
48000	0.00256	0.01877	0.01689	0.01502	0.01314	0.01126	0.00939
49000	0.00245	0.01801	0.01621	0.01441	0.01261	0.01081	0.00901
50000	0.00233	0.01729	0.01556	0.01383	0.01210	0.01037	0.00865
51000	0.00217	0.01661	0.01495	0.01329	0.01162	0.00996	0.00830
52000	0.00207	0.01596	0.01437	0.01277	0.01117	0.00958	0.00798
53000	0.00200	0.01535	0.01381	0.01228	0.01074	0.00921	0.00767
54000	0.00190	0.01475	0.01328	0.01180	0.01033	0.00885	0.00738
55000	0.00184	0.01419	0.01277	0.01135	0.00993	0.00851	0.00709
56000	0.00176	0.01364	0.01228	0.01091	0.00955	0.00819	0.00682
57000	0.00168	0.01312	0.01181	0.01050	0.00918	0.00787	0.00656
58000	0.00161	0.01262	0.01136	0.01010	0.00884	0.00757	0.00631
59000	0.00152	0.01215	0.01093	0.00972	0.00850	0.00729	0.00607
60000	0.00146	0.01170	0.01053	0.00936	0.00819	0.00702	0.00585

Appendix Table: 4 (cont'd)

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			10%	20%	30%	40%	50%
61000	0.00140	0.01126	0.01014	0.00901	0.00789	0.00676	0.00563
62000	0.00132	0.01085	0.00977	0.00868	0.00760	0.00651	0.00543
63000	0.00126	0.01046	0.00942	0.00837	0.00732	0.00628	0.00523
64000	0.00121	0.01009	0.00908	0.00807	0.00706	0.00605	0.00505
65000	0.00116	0.00973	0.00876	0.00779	0.00681	0.00584	0.00487
66000	0.00112	0.00939	0.00845	0.00751	0.00657	0.00563	0.00469
67000	0.00108	0.00905	0.00815	0.00724	0.00634	0.00543	0.00453
68000	0.00104	0.00873	0.00786	0.00699	0.00611	0.00524	0.00437
69000	0.00100	0.00842	0.00758	0.00674	0.00590	0.00505	0.00421
70000	0.00097	0.00813	0.00731	0.00650	0.00569	0.00488	0.00406
75000	0.00076	0.00681	0.00613	0.00545	0.00477	0.00409	0.00341
80000	0.00065	0.00574	0.00516	0.00459	0.00401	0.00344	0.00287
85000	0.00053	0.00483	0.00435	0.00387	0.00338	0.00290	0.00242
90000	0.00042	0.00411	0.00370	0.00329	0.00288	0.00247	0.00205
95000	0.00037	0.00350	0.00315	0.00280	0.00245	0.00210	0.00175
100000	0.00032	0.00299	0.00269	0.00239	0.00209	0.00179	0.00149
105000	0.00025	0.00256	0.00230	0.00205	0.00179	0.00153	0.00128
110000	0.00020	0.00223	0.00201	0.00178	0.00156	0.00134	0.00111
115000	0.00017	0.00195	0.00175	0.00156	0.00136	0.00117	0.00097
120000	0.00015	0.00171	0.00154	0.00137	0.00120	0.00102	0.00085
125000	0.00013	0.00150	0.00135	0.00120	0.00105	0.00090	0.00075
130000	0.00011	0.00131	0.00118	0.00105	0.00092	0.00079	0.00065
135000	0.00010	0.00115	0.00103	0.00092	0.00080	0.00069	0.00057
140000	0.00009	0.00100	0.00090	0.00080	0.00070	0.00060	0.00050
145000	0.00007	0.00087	0.00079	0.00070	0.00061	0.00052	0.00044
150000	0.00006	0.00078	0.00070	0.00062	0.00054	0.00047	0.00039
160000	0.00006	0.00059	0.00054	0.00048	0.00042	0.00036	0.00030
170000	0.00004	0.00045	0.00040	0.00036	0.00031	0.00027	0.00022
180000	0.00003	0.00033	0.00030	0.00026	0.00023	0.00020	0.00016
190000	0.00002	0.00025	0.00023	0.00020	0.00018	0.00015	0.00013
200000	0.00002	0.00020	0.00018	0.00016	0.00014	0.00012	0.00010
210000	0.00001	0.00015	0.00013	0.00012	0.00010	0.00009	0.00007
220000	0.00001	0.00011	0.00010	0.00009	0.00008	0.00007	0.00005
230000	0.00001	0.00007	0.00007	0.00006	0.00005	0.00004	0.00004
240000	0.00001	0.00005	0.00005	0.00004	0.00004	0.00003	0.00003
250000	0.00000	0.00004	0.00004	0.00003	0.00003	0.00003	0.00002
275000	0.00000	0.00002	0.00002	0.00002	0.00001	0.00001	0.00001
300000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
325000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
350000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
375000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
400000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
425000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
450000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
475000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
500000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

Appendix Table: 5

Year: 1995-1996

Type of data: National (1992) - Hospital Only

Population: All eligibles

Projection assumptions: AAPCC = \$300 per month

Projection Factor: 1.0705

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			10%	20%	30%	40%	50%
5000	0.11280	0.31871	0.28684	0.25497	0.22310	0.19123	0.15935
10000	0.06217	0.20162	0.18146	0.16130	0.14113	0.12097	0.10081
15000	0.03693	0.13484	0.12136	0.10787	0.09439	0.08090	0.06742
20000	0.02333	0.09389	0.08450	0.07511	0.06572	0.05633	0.04694
21000	0.02141	0.08769	0.07892	0.07015	0.06138	0.05261	0.04384
22000	0.01963	0.08199	0.07379	0.06559	0.05739	0.04919	0.04099
23000	0.01802	0.07676	0.06908	0.06141	0.05373	0.04606	0.03838
24000	0.01645	0.07197	0.06478	0.05758	0.05038	0.04318	0.03599
25000	0.01500	0.06761	0.06085	0.05409	0.04732	0.04056	0.03380
26000	0.01384	0.06360	0.05724	0.05088	0.04452	0.03816	0.03180
27000	0.01279	0.05990	0.05391	0.04792	0.04193	0.03594	0.02995
28000	0.01172	0.05651	0.05085	0.04520	0.03955	0.03390	0.02825
29000	0.01075	0.05339	0.04805	0.04271	0.03737	0.03203	0.02669
30000	0.00990	0.05052	0.04547	0.04041	0.03536	0.03031	0.02526
31000	0.00920	0.04787	0.04308	0.03829	0.03351	0.02872	0.02393
32000	0.00847	0.04541	0.04087	0.03633	0.03179	0.02725	0.02271
33000	0.00787	0.04314	0.03883	0.03451	0.03020	0.02589	0.02157
34000	0.00736	0.04103	0.03693	0.03282	0.02872	0.02462	0.02052
35000	0.00692	0.03905	0.03514	0.03124	0.02733	0.02343	0.01952
36000	0.00639	0.03720	0.03348	0.02976	0.02604	0.02232	0.01860
37000	0.00601	0.03548	0.03193	0.02838	0.02483	0.02129	0.01774
38000	0.00553	0.03388	0.03049	0.02711	0.02372	0.02033	0.01694
39000	0.00518	0.03240	0.02916	0.02592	0.02268	0.01944	0.01620
40000	0.00487	0.03100	0.02790	0.02480	0.02170	0.01860	0.01550
41000	0.00460	0.02968	0.02672	0.02375	0.02078	0.01781	0.01484
42000	0.00437	0.02844	0.02559	0.02275	0.01991	0.01706	0.01422
43000	0.00408	0.02726	0.02454	0.02181	0.01908	0.01636	0.01363
44000	0.00389	0.02616	0.02354	0.02093	0.01831	0.01570	0.01308
45000	0.00370	0.02511	0.02260	0.02008	0.01757	0.01506	0.01255
46000	0.00354	0.02410	0.02169	0.01928	0.01687	0.01446	0.01205
47000	0.00333	0.02315	0.02083	0.01852	0.01620	0.01389	0.01157
48000	0.00317	0.02224	0.02002	0.01779	0.01557	0.01335	0.01112
49000	0.00304	0.02138	0.01924	0.01710	0.01497	0.01283	0.01069
50000	0.00289	0.02056	0.01850	0.01645	0.01439	0.01233	0.01028
51000	0.00274	0.01978	0.01780	0.01582	0.01384	0.01187	0.00989
52000	0.00261	0.01903	0.01713	0.01523	0.01332	0.01142	0.00952
53000	0.00249	0.01833	0.01649	0.01466	0.01283	0.01100	0.00916
54000	0.00239	0.01765	0.01588	0.01412	0.01235	0.01059	0.00882
55000	0.00227	0.01700	0.01530	0.01360	0.01190	0.01020	0.00850
56000	0.00214	0.01639	0.01475	0.01311	0.01147	0.00983	0.00819
57000	0.00205	0.01581	0.01423	0.01264	0.01106	0.00948	0.00790
58000	0.00199	0.01524	0.01372	0.01220	0.01067	0.00915	0.00762
59000	0.00189	0.01471	0.01324	0.01177	0.01029	0.00882	0.00735
60000	0.00184	0.01419	0.01277	0.01135	0.00993	0.00851	0.00709

Appendix Table: 5 (cont'd)

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			10%	20%	30%	40%	50%
61000	0.00178	0.01369	0.01232	0.01095	0.00958	0.00821	0.00684
62000	0.00169	0.01320	0.01188	0.01056	0.00924	0.00792	0.00660
63000	0.00163	0.01275	0.01147	0.01020	0.00892	0.00765	0.00637
64000	0.00155	0.01230	0.01107	0.00984	0.00861	0.00738	0.00615
65000	0.00149	0.01188	0.01069	0.00951	0.00832	0.00713	0.00594
66000	0.00143	0.01148	0.01033	0.00918	0.00803	0.00689	0.00574
67000	0.00136	0.01109	0.00998	0.00887	0.00776	0.00665	0.00554
68000	0.00129	0.01072	0.00965	0.00858	0.00750	0.00643	0.00536
69000	0.00126	0.01037	0.00933	0.00829	0.00726	0.00622	0.00518
70000	0.00120	0.01003	0.00903	0.00802	0.00702	0.00602	0.00501
75000	0.00101	0.00850	0.00765	0.00680	0.00595	0.00510	0.00425
80000	0.00084	0.00721	0.00649	0.00577	0.00505	0.00433	0.00361
85000	0.00070	0.00616	0.00555	0.00493	0.00431	0.00370	0.00308
90000	0.00060	0.00526	0.00473	0.00421	0.00368	0.00316	0.00263
95000	0.00048	0.00451	0.00406	0.00361	0.00316	0.00271	0.00226
100000	0.00042	0.00390	0.00351	0.00312	0.00273	0.00234	0.00195
105000	0.00035	0.00336	0.00303	0.00269	0.00235	0.00202	0.00168
110000	0.00030	0.00291	0.00262	0.00233	0.00204	0.00174	0.00145
115000	0.00025	0.00253	0.00227	0.00202	0.00177	0.00152	0.00126
120000	0.00020	0.00223	0.00201	0.00178	0.00156	0.00134	0.00111
125000	0.00017	0.00197	0.00177	0.00158	0.00138	0.00118	0.00099
130000	0.00015	0.00175	0.00157	0.00140	0.00122	0.00105	0.00087
135000	0.00013	0.00155	0.00139	0.00124	0.00108	0.00093	0.00077
140000	0.00012	0.00137	0.00123	0.00109	0.00096	0.00082	0.00068
145000	0.00010	0.00121	0.00109	0.00097	0.00085	0.00073	0.00061
150000	0.00010	0.00107	0.00097	0.00086	0.00075	0.00064	0.00054
160000	0.00007	0.00084	0.00076	0.00067	0.00059	0.00050	0.00042
170000	0.00006	0.00067	0.00060	0.00053	0.00047	0.00040	0.00033
180000	0.00005	0.00051	0.00046	0.00041	0.00036	0.00031	0.00026
190000	0.00004	0.00039	0.00035	0.00031	0.00027	0.00024	0.00020
200000	0.00003	0.00030	0.00027	0.00024	0.00021	0.00018	0.00015
210000	0.00002	0.00024	0.00021	0.00019	0.00017	0.00014	0.00012
220000	0.00001	0.00019	0.00017	0.00015	0.00013	0.00011	0.00009
230000	0.00001	0.00014	0.00013	0.00012	0.00010	0.00009	0.00007
240000	0.00001	0.00011	0.00010	0.00009	0.00008	0.00007	0.00005
250000	0.00001	0.00008	0.00007	0.00006	0.00005	0.00005	0.00004
275000	0.00000	0.00004	0.00004	0.00003	0.00003	0.00002	0.00002
300000	0.00000	0.00002	0.00002	0.00002	0.00001	0.00001	0.00001
325000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
350000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
375000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
400000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
425000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
450000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
475000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
500000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

Appendix Table: 6

Year: 1995-1996

Type of data: National (1992) - Hospital Only

Population: All eligibles

Projection assumptions: AAPCC = \$325 per month

Projection Factor: 1.1597

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			10%	20%	30%	40%	50%
5000	0.11956	0.33111	0.29800	0.26489	0.23178	0.19867	0.16555
10000	0.06792	0.21549	0.19394	0.17239	0.15085	0.12930	0.10775
15000	0.04137	0.14736	0.13263	0.11789	0.10315	0.08842	0.07368
20000	0.02668	0.10456	0.09411	0.08365	0.07319	0.06274	0.05228
21000	0.02457	0.09798	0.08818	0.07838	0.06858	0.05879	0.04899
22000	0.02270	0.09192	0.08273	0.07353	0.06434	0.05515	0.04596
23000	0.02098	0.08632	0.07769	0.06906	0.06043	0.05179	0.04316
24000	0.01938	0.08115	0.07304	0.06492	0.05681	0.04869	0.04058
25000	0.01790	0.07637	0.06874	0.06110	0.05346	0.04582	0.03819
26000	0.01645	0.07197	0.06477	0.05758	0.05038	0.04318	0.03599
27000	0.01512	0.06793	0.06113	0.05434	0.04755	0.04076	0.03396
28000	0.01400	0.06420	0.05778	0.05136	0.04494	0.03852	0.03210
29000	0.01301	0.06073	0.05466	0.04858	0.04251	0.03644	0.03036
30000	0.01199	0.05752	0.05177	0.04601	0.04026	0.03451	0.02876
31000	0.01111	0.05455	0.04910	0.04364	0.03819	0.03273	0.02728
32000	0.01029	0.05181	0.04663	0.04145	0.03627	0.03109	0.02591
33000	0.00958	0.04927	0.04434	0.03942	0.03449	0.02956	0.02463
34000	0.00891	0.04690	0.04221	0.03752	0.03283	0.02814	0.02345
35000	0.00828	0.04469	0.04022	0.03576	0.03129	0.02682	0.02235
36000	0.00772	0.04264	0.03838	0.03411	0.02985	0.02559	0.02132
37000	0.00726	0.04072	0.03665	0.03257	0.02850	0.02443	0.02036
38000	0.00687	0.03890	0.03501	0.03112	0.02723	0.02334	0.01945
39000	0.00639	0.03720	0.03348	0.02976	0.02604	0.02232	0.01860
40000	0.00604	0.03560	0.03204	0.02848	0.02492	0.02136	0.01780
41000	0.00559	0.03412	0.03071	0.02729	0.02388	0.02047	0.01706
42000	0.00523	0.03273	0.02946	0.02618	0.02291	0.01964	0.01637
43000	0.00497	0.03142	0.02828	0.02514	0.02199	0.01885	0.01571
44000	0.00472	0.03018	0.02716	0.02415	0.02113	0.01811	0.01509
45000	0.00448	0.02901	0.02610	0.02320	0.02030	0.01740	0.01450
46000	0.00423	0.02789	0.02510	0.02231	0.01952	0.01673	0.01394
47000	0.00399	0.02683	0.02415	0.02147	0.01878	0.01610	0.01342
48000	0.00383	0.02583	0.02325	0.02066	0.01808	0.01550	0.01291
49000	0.00367	0.02487	0.02238	0.01990	0.01741	0.01492	0.01243
50000	0.00351	0.02395	0.02155	0.01916	0.01676	0.01437	0.01197
51000	0.00332	0.02307	0.02077	0.01846	0.01615	0.01384	0.01154
52000	0.00317	0.02224	0.02002	0.01779	0.01557	0.01334	0.01112
53000	0.00305	0.02145	0.01930	0.01716	0.01501	0.01287	0.01072
54000	0.00290	0.02068	0.01861	0.01655	0.01448	0.01241	0.01034
55000	0.00278	0.01995	0.01796	0.01596	0.01397	0.01197	0.00998
56000	0.00265	0.01926	0.01733	0.01541	0.01348	0.01155	0.00963
57000	0.00252	0.01859	0.01673	0.01487	0.01301	0.01116	0.00930
58000	0.00243	0.01796	0.01616	0.01436	0.01257	0.01077	0.00898
59000	0.00234	0.01734	0.01561	0.01388	0.01214	0.01041	0.00867
60000	0.00222	0.01676	0.01508	0.01341	0.01173	0.01006	0.00838

Appendix Table: 6 (cont'd)

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			10%	20%	30%	40%	50%
61000	0.00212	0.01621	0.01459	0.01296	0.01134	0.00972	0.00810
62000	0.00203	0.01567	0.01411	0.01254	0.01097	0.00940	0.00784
63000	0.00197	0.01516	0.01364	0.01213	0.01061	0.00910	0.00758
64000	0.00189	0.01467	0.01320	0.01173	0.01027	0.00880	0.00733
65000	0.00184	0.01419	0.01277	0.01135	0.00993	0.00851	0.00709
66000	0.00178	0.01372	0.01235	0.01098	0.00961	0.00823	0.00686
67000	0.00171	0.01328	0.01195	0.01062	0.00929	0.00797	0.00664
68000	0.00163	0.01285	0.01156	0.01028	0.00899	0.00771	0.00642
69000	0.00158	0.01244	0.01119	0.00995	0.00871	0.00746	0.00622
70000	0.00150	0.01204	0.01084	0.00963	0.00843	0.00723	0.00602
75000	0.00123	0.01029	0.00926	0.00823	0.00720	0.00617	0.00514
80000	0.00105	0.00883	0.00795	0.00706	0.00618	0.00530	0.00442
85000	0.00089	0.00758	0.00682	0.00607	0.00531	0.00455	0.00379
90000	0.00074	0.00655	0.00589	0.00524	0.00458	0.00393	0.00327
95000	0.00065	0.00566	0.00509	0.00453	0.00396	0.00340	0.00283
100000	0.00054	0.00489	0.00440	0.00392	0.00343	0.00294	0.00245
105000	0.00045	0.00426	0.00384	0.00341	0.00298	0.00256	0.00213
110000	0.00040	0.00372	0.00335	0.00298	0.00260	0.00223	0.00186
115000	0.00033	0.00325	0.00293	0.00260	0.00228	0.00195	0.00163
120000	0.00029	0.00284	0.00256	0.00228	0.00199	0.00171	0.00142
125000	0.00023	0.00250	0.00225	0.00200	0.00175	0.00150	0.00125
130000	0.00020	0.00223	0.00201	0.00178	0.00156	0.00134	0.00111
135000	0.00018	0.00199	0.00179	0.00159	0.00139	0.00119	0.00099
140000	0.00016	0.00178	0.00160	0.00142	0.00125	0.00107	0.00089
145000	0.00013	0.00159	0.00143	0.00127	0.00111	0.00095	0.00079
150000	0.00013	0.00142	0.00128	0.00114	0.00099	0.00085	0.00071
160000	0.00010	0.00114	0.00102	0.00091	0.00080	0.00068	0.00057
170000	0.00008	0.00090	0.00081	0.00072	0.00063	0.00054	0.00045
180000	0.00006	0.00073	0.00066	0.00058	0.00051	0.00044	0.00037
190000	0.00006	0.00058	0.00052	0.00046	0.00041	0.00035	0.00029
200000	0.00004	0.00046	0.00041	0.00037	0.00032	0.00027	0.00023
210000	0.00004	0.00035	0.00032	0.00028	0.00025	0.00021	0.00018
220000	0.00002	0.00028	0.00025	0.00022	0.00020	0.00017	0.00014
230000	0.00002	0.00022	0.00020	0.00018	0.00016	0.00013	0.00011
240000	0.00001	0.00018	0.00016	0.00014	0.00013	0.00011	0.00009
250000	0.00001	0.00014	0.00013	0.00011	0.00010	0.00008	0.00007
275000	0.00001	0.00007	0.00006	0.00005	0.00005	0.00004	0.00003
300000	0.00000	0.00004	0.00003	0.00003	0.00003	0.00002	0.00002
325000	0.00000	0.00002	0.00002	0.00002	0.00001	0.00001	0.00001
350000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
375000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
400000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
425000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
450000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
475000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
500000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

Appendix Table: 7

Year: 1995-1996

Type of data: National (1992) - Hospital Only

Population: All eligibles

Projection assumptions: AAPCC = \$350 per month

Projection Factor: 1.2489

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			10%	20%	30%	40%	50%
5000	0.12640	0.34236	0.30813	0.27389	0.23965	0.20542	0.17118
10000	0.07335	0.22842	0.20558	0.18274	0.15989	0.13705	0.11421
15000	0.04576	0.15930	0.14337	0.12744	0.11151	0.09558	0.07965
20000	0.03016	0.11497	0.10347	0.09197	0.08048	0.06898	0.05748
21000	0.02785	0.10805	0.09725	0.08644	0.07564	0.06483	0.05403
22000	0.02585	0.10168	0.09151	0.08134	0.07117	0.06101	0.05084
23000	0.02389	0.09576	0.08618	0.07661	0.06703	0.05745	0.04788
24000	0.02218	0.09027	0.08125	0.07222	0.06319	0.05416	0.04514
25000	0.02058	0.08518	0.07666	0.06814	0.05963	0.05111	0.04259
26000	0.01914	0.08045	0.07240	0.06436	0.05631	0.04827	0.04022
27000	0.01779	0.07605	0.06844	0.06084	0.05323	0.04563	0.03802
28000	0.01645	0.07197	0.06477	0.05758	0.05038	0.04318	0.03599
29000	0.01522	0.06820	0.06138	0.05456	0.04774	0.04092	0.03410
30000	0.01418	0.06471	0.05824	0.05177	0.04530	0.03883	0.03236
31000	0.01325	0.06145	0.05530	0.04916	0.04301	0.03687	0.03072
32000	0.01231	0.05841	0.05257	0.04672	0.04088	0.03504	0.02920
33000	0.01145	0.05558	0.05002	0.04447	0.03891	0.03335	0.02779
34000	0.01065	0.05296	0.04766	0.04237	0.03707	0.03178	0.02648
35000	0.00990	0.05052	0.04547	0.04041	0.03536	0.03031	0.02526
36000	0.00929	0.04823	0.04341	0.03859	0.03376	0.02894	0.02412
37000	0.00871	0.04609	0.04148	0.03687	0.03226	0.02765	0.02305
38000	0.00813	0.04409	0.03968	0.03527	0.03086	0.02646	0.02205
39000	0.00761	0.04222	0.03800	0.03378	0.02955	0.02533	0.02111
40000	0.00721	0.04045	0.03641	0.03236	0.02832	0.02427	0.02023
41000	0.00683	0.03877	0.03490	0.03102	0.02714	0.02326	0.01939
42000	0.00639	0.03720	0.03348	0.02976	0.02604	0.02232	0.01860
43000	0.00607	0.03572	0.03214	0.02857	0.02500	0.02143	0.01786
44000	0.00564	0.03432	0.03089	0.02746	0.02403	0.02059	0.01716
45000	0.00531	0.03302	0.02972	0.02642	0.02311	0.01981	0.01651
46000	0.00505	0.03179	0.02861	0.02543	0.02225	0.01907	0.01589
47000	0.00478	0.03062	0.02755	0.02449	0.02143	0.01837	0.01531
48000	0.00457	0.02950	0.02655	0.02360	0.02065	0.01770	0.01475
49000	0.00437	0.02844	0.02559	0.02275	0.01991	0.01706	0.01422
50000	0.00413	0.02743	0.02468	0.02194	0.01920	0.01646	0.01371
51000	0.00393	0.02647	0.02382	0.02118	0.01853	0.01588	0.01323
52000	0.00379	0.02555	0.02300	0.02044	0.01789	0.01533	0.01278
53000	0.00362	0.02467	0.02220	0.01973	0.01727	0.01480	0.01233
54000	0.00348	0.02382	0.02144	0.01906	0.01667	0.01429	0.01191
55000	0.00332	0.02301	0.02071	0.01841	0.01611	0.01381	0.01151
56000	0.00317	0.02224	0.02002	0.01779	0.01557	0.01334	0.01112
57000	0.00306	0.02150	0.01935	0.01720	0.01505	0.01290	0.01075
58000	0.00292	0.02079	0.01871	0.01663	0.01455	0.01247	0.01039
59000	0.00280	0.02011	0.01809	0.01608	0.01407	0.01206	0.01005
60000	0.00268	0.01945	0.01751	0.01556	0.01362	0.01167	0.00973

Appendix Table: 7 (cont'd)

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			10%	20%	30%	40%	50%
61000	0.00257	0.01883	0.01694	0.01506	0.01318	0.01130	0.00941
62000	0.00248	0.01823	0.01640	0.01458	0.01276	0.01094	0.00911
63000	0.00239	0.01765	0.01588	0.01412	0.01235	0.01059	0.00882
64000	0.00229	0.01709	0.01538	0.01367	0.01196	0.01025	0.00854
65000	0.00217	0.01656	0.01490	0.01325	0.01159	0.00994	0.00828
66000	0.00210	0.01605	0.01445	0.01284	0.01124	0.00963	0.00803
67000	0.00203	0.01556	0.01401	0.01245	0.01089	0.00934	0.00778
68000	0.00195	0.01509	0.01358	0.01207	0.01056	0.00905	0.00754
69000	0.00189	0.01463	0.01317	0.01170	0.01024	0.00878	0.00732
70000	0.00184	0.01419	0.01277	0.01135	0.00993	0.00851	0.00709
75000	0.00152	0.01218	0.01096	0.00974	0.00853	0.00731	0.00609
80000	0.00127	0.01052	0.00947	0.00841	0.00736	0.00631	0.00526
85000	0.00109	0.00912	0.00821	0.00730	0.00639	0.00547	0.00456
90000	0.00094	0.00792	0.00713	0.00633	0.00554	0.00475	0.00396
95000	0.00078	0.00689	0.00620	0.00552	0.00483	0.00414	0.00345
100000	0.00069	0.00602	0.00542	0.00482	0.00422	0.00361	0.00301
105000	0.00060	0.00526	0.00473	0.00421	0.00368	0.00316	0.00263
110000	0.00050	0.00461	0.00415	0.00369	0.00323	0.00276	0.00230
115000	0.00042	0.00406	0.00366	0.00325	0.00284	0.00244	0.00203
120000	0.00038	0.00358	0.00322	0.00286	0.00250	0.00215	0.00179
125000	0.00033	0.00316	0.00284	0.00253	0.00221	0.00190	0.00158
130000	0.00029	0.00279	0.00251	0.00223	0.00195	0.00167	0.00140
135000	0.00022	0.00248	0.00223	0.00198	0.00174	0.00149	0.00124
140000	0.00020	0.00223	0.00201	0.00178	0.00156	0.00134	0.00111
145000	0.00018	0.00201	0.00181	0.00160	0.00140	0.00120	0.00100
150000	0.00016	0.00181	0.00163	0.00145	0.00127	0.00108	0.00090
160000	0.00013	0.00147	0.00132	0.00117	0.00103	0.00088	0.00073
170000	0.00010	0.00119	0.00107	0.00095	0.00083	0.00071	0.00060
180000	0.00009	0.00096	0.00087	0.00077	0.00068	0.00058	0.00048
190000	0.00006	0.00079	0.00071	0.00063	0.00055	0.00047	0.00039
200000	0.00006	0.00064	0.00058	0.00051	0.00045	0.00039	0.00032
210000	0.00005	0.00051	0.00046	0.00041	0.00036	0.00031	0.00026
220000	0.00004	0.00041	0.00037	0.00033	0.00029	0.00025	0.00020
230000	0.00003	0.00032	0.00029	0.00026	0.00023	0.00019	0.00016
240000	0.00002	0.00026	0.00024	0.00021	0.00018	0.00016	0.00013
250000	0.00002	0.00021	0.00019	0.00017	0.00015	0.00013	0.00011
275000	0.00001	0.00012	0.00011	0.00010	0.00009	0.00007	0.00006
300000	0.00001	0.00006	0.00005	0.00005	0.00004	0.00004	0.00003
325000	0.00000	0.00004	0.00003	0.00003	0.00003	0.00002	0.00002
350000	0.00000	0.00002	0.00002	0.00002	0.00001	0.00001	0.00001
375000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
400000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
425000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
450000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
475000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
500000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

Appendix Table: 8

Year: 1995-1996

Type of data: National (1992) - Hospital Only

Population: All eligibles

Projection assumptions: AAPCC = \$375 per month

Projection Factor: 1.3381

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			10%	20%	30%	40%	50%
5000	0.13285	0.35264	0.31738	0.28211	0.24685	0.21158	0.17632
10000	0.07841	0.24046	0.21642	0.19237	0.16832	0.14428	0.12023
15000	0.04999	0.17069	0.15362	0.13655	0.11948	0.10241	0.08534
20000	0.03350	0.12506	0.11256	0.10005	0.08754	0.07504	0.06253
21000	0.03111	0.11788	0.10610	0.09431	0.08252	0.07073	0.05894
22000	0.02898	0.11121	0.10009	0.08897	0.07785	0.06673	0.05561
23000	0.02678	0.10502	0.09452	0.08401	0.07351	0.06301	0.05251
24000	0.02509	0.09925	0.08932	0.07940	0.06947	0.05955	0.04962
25000	0.02333	0.09388	0.08449	0.07511	0.06572	0.05633	0.04694
26000	0.02174	0.08888	0.07999	0.07110	0.06222	0.05333	0.04444
27000	0.02030	0.08421	0.07579	0.06736	0.05894	0.05052	0.04210
28000	0.01897	0.07984	0.07186	0.06387	0.05589	0.04790	0.03992
29000	0.01768	0.07576	0.06819	0.06061	0.05303	0.04546	0.03788
30000	0.01645	0.07197	0.06477	0.05758	0.05038	0.04318	0.03599
31000	0.01532	0.06845	0.06160	0.05476	0.04791	0.04107	0.03422
32000	0.01427	0.06516	0.05865	0.05213	0.04561	0.03910	0.03258
33000	0.01345	0.06208	0.05588	0.04967	0.04346	0.03725	0.03104
34000	0.01259	0.05920	0.05328	0.04736	0.04144	0.03552	0.02960
35000	0.01172	0.05650	0.05085	0.04520	0.03955	0.03390	0.02825
36000	0.01090	0.05399	0.04859	0.04319	0.03779	0.03239	0.02699
37000	0.01023	0.05163	0.04647	0.04131	0.03614	0.03098	0.02582
38000	0.00964	0.04943	0.04449	0.03955	0.03460	0.02966	0.02472
39000	0.00905	0.04736	0.04262	0.03789	0.03315	0.02841	0.02368
40000	0.00847	0.04541	0.04087	0.03633	0.03179	0.02725	0.02270
41000	0.00799	0.04358	0.03922	0.03486	0.03051	0.02615	0.02179
42000	0.00755	0.04186	0.03767	0.03349	0.02930	0.02511	0.02093
43000	0.00717	0.04022	0.03620	0.03218	0.02816	0.02413	0.02011
44000	0.00682	0.03867	0.03480	0.03093	0.02707	0.02320	0.01933
45000	0.00639	0.03720	0.03348	0.02976	0.02604	0.02232	0.01860
46000	0.00609	0.03581	0.03223	0.02865	0.02507	0.02149	0.01791
47000	0.00570	0.03450	0.03105	0.02760	0.02415	0.02070	0.01725
48000	0.00538	0.03327	0.02995	0.02662	0.02329	0.01996	0.01664
49000	0.00512	0.03211	0.02890	0.02569	0.02248	0.01927	0.01605
50000	0.00487	0.03100	0.02790	0.02480	0.02170	0.01860	0.01550
51000	0.00467	0.02994	0.02695	0.02395	0.02096	0.01796	0.01497
52000	0.00446	0.02893	0.02603	0.02314	0.02025	0.01736	0.01446
53000	0.00425	0.02796	0.02516	0.02237	0.01957	0.01677	0.01398
54000	0.00404	0.02704	0.02433	0.02163	0.01893	0.01622	0.01352
55000	0.00389	0.02616	0.02354	0.02093	0.01831	0.01570	0.01308
56000	0.00373	0.02531	0.02278	0.02025	0.01772	0.01519	0.01266
57000	0.00361	0.02450	0.02205	0.01960	0.01715	0.01470	0.01225
58000	0.00345	0.02371	0.02134	0.01897	0.01660	0.01423	0.01186
59000	0.00331	0.02296	0.02066	0.01837	0.01607	0.01378	0.01148
60000	0.00317	0.02224	0.02002	0.01779	0.01557	0.01334	0.01112

Appendix Table: 8 (cont'd)

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			10%	20%	30%	40%	50%
61000	0.00306	0.02155	0.01939	0.01724	0.01508	0.01293	0.01077
62000	0.00295	0.02088	0.01879	0.01670	0.01462	0.01253	0.01044
63000	0.00283	0.02024	0.01822	0.01619	0.01417	0.01214	0.01012
64000	0.00271	0.01962	0.01766	0.01570	0.01374	0.01177	0.00981
65000	0.00261	0.01903	0.01713	0.01523	0.01332	0.01142	0.00952
66000	0.00251	0.01846	0.01662	0.01477	0.01292	0.01108	0.00923
67000	0.00243	0.01791	0.01612	0.01433	0.01254	0.01075	0.00896
68000	0.00235	0.01738	0.01564	0.01391	0.01217	0.01043	0.00869
69000	0.00224	0.01687	0.01519	0.01350	0.01181	0.01012	0.00844
70000	0.00214	0.01639	0.01475	0.01311	0.01147	0.00983	0.00819
75000	0.00184	0.01419	0.01277	0.01135	0.00993	0.00851	0.00709
80000	0.00155	0.01230	0.01107	0.00984	0.00861	0.00738	0.00615
85000	0.00129	0.01072	0.00965	0.00858	0.00750	0.00643	0.00536
90000	0.00112	0.00939	0.00845	0.00751	0.00657	0.00563	0.00469
95000	0.00098	0.00822	0.00740	0.00658	0.00576	0.00493	0.00411
100000	0.00084	0.00721	0.00649	0.00577	0.00505	0.00433	0.00361
105000	0.00072	0.00636	0.00573	0.00509	0.00445	0.00382	0.00318
110000	0.00064	0.00560	0.00504	0.00448	0.00392	0.00336	0.00280
115000	0.00055	0.00494	0.00445	0.00395	0.00346	0.00296	0.00247
120000	0.00046	0.00438	0.00394	0.00350	0.00306	0.00263	0.00219
125000	0.00042	0.00390	0.00351	0.00312	0.00273	0.00234	0.00195
130000	0.00037	0.00346	0.00311	0.00277	0.00242	0.00208	0.00173
135000	0.00032	0.00308	0.00277	0.00247	0.00216	0.00185	0.00154
140000	0.00029	0.00274	0.00247	0.00220	0.00192	0.00165	0.00137
145000	0.00022	0.00246	0.00222	0.00197	0.00172	0.00148	0.00123
150000	0.00020	0.00223	0.00201	0.00178	0.00156	0.00134	0.00111
160000	0.00016	0.00183	0.00165	0.00147	0.00128	0.00110	0.00092
170000	0.00013	0.00151	0.00136	0.00121	0.00106	0.00091	0.00075
180000	0.00011	0.00124	0.00112	0.00099	0.00087	0.00075	0.00062
190000	0.00009	0.00102	0.00092	0.00082	0.00072	0.00061	0.00051
200000	0.00007	0.00084	0.00076	0.00067	0.00059	0.00050	0.00042
210000	0.00006	0.00070	0.00063	0.00056	0.00049	0.00042	0.00035
220000	0.00006	0.00057	0.00051	0.00046	0.00040	0.00034	0.00029
230000	0.00004	0.00046	0.00042	0.00037	0.00032	0.00028	0.00023
240000	0.00004	0.00037	0.00033	0.00030	0.00026	0.00022	0.00019
250000	0.00003	0.00030	0.00027	0.00024	0.00021	0.00018	0.00015
275000	0.00001	0.00019	0.00017	0.00015	0.00013	0.00011	0.00009
300000	0.00001	0.00011	0.00010	0.00009	0.00008	0.00007	0.00005
325000	0.00001	0.00006	0.00005	0.00004	0.00004	0.00003	0.00003
350000	0.00000	0.00004	0.00003	0.00003	0.00003	0.00002	0.00002
375000	0.00000	0.00002	0.00002	0.00002	0.00001	0.00001	0.00001
400000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
425000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
450000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
475000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
500000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

Appendix Table: 9

Year: 1995-1996

Type of data: National (1992) - Hospital Only

Population: All eligibles

Projection assumptions: AAPCC = \$400 per month

Projection Factor: 1.4273

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			10%	20%	30%	40%	50%
5000	0.13865	0.36206	0.32585	0.28965	0.25344	0.21724	0.18103
10000	0.08287	0.25166	0.22649	0.20133	0.17616	0.15099	0.12583
15000	0.05397	0.18151	0.16336	0.14521	0.12705	0.10890	0.09075
20000	0.03693	0.13483	0.12135	0.10787	0.09438	0.08090	0.06742
21000	0.03432	0.12742	0.11467	0.10193	0.08919	0.07645	0.06371
22000	0.03200	0.12051	0.10846	0.09641	0.08436	0.07231	0.06026
23000	0.02989	0.11407	0.10266	0.09126	0.07985	0.06844	0.05704
24000	0.02785	0.10805	0.09725	0.08644	0.07564	0.06483	0.05403
25000	0.02606	0.10245	0.09220	0.08196	0.07171	0.06147	0.05122
26000	0.02437	0.09719	0.08747	0.07775	0.06803	0.05831	0.04859
27000	0.02280	0.09228	0.08305	0.07382	0.06460	0.05537	0.04614
28000	0.02141	0.08768	0.07891	0.07014	0.06138	0.05261	0.04384
29000	0.02008	0.08336	0.07503	0.06669	0.05835	0.05002	0.04168
30000	0.01884	0.07932	0.07138	0.06345	0.05552	0.04759	0.03966
31000	0.01761	0.07552	0.06797	0.06041	0.05286	0.04531	0.03776
32000	0.01645	0.07197	0.06477	0.05758	0.05038	0.04318	0.03598
33000	0.01538	0.06866	0.06179	0.05493	0.04806	0.04119	0.03433
34000	0.01439	0.06556	0.05900	0.05245	0.04589	0.03934	0.03278
35000	0.01358	0.06265	0.05638	0.05012	0.04385	0.03759	0.03132
36000	0.01279	0.05990	0.05391	0.04792	0.04193	0.03594	0.02995
37000	0.01194	0.05732	0.05159	0.04586	0.04013	0.03439	0.02866
38000	0.01123	0.05491	0.04942	0.04393	0.03844	0.03294	0.02745
39000	0.01054	0.05264	0.04738	0.04212	0.03685	0.03159	0.02632
40000	0.00990	0.05052	0.04546	0.04041	0.03536	0.03031	0.02526
41000	0.00936	0.04851	0.04366	0.03881	0.03396	0.02910	0.02425
42000	0.00882	0.04661	0.04195	0.03729	0.03263	0.02797	0.02331
43000	0.00832	0.04483	0.04034	0.03586	0.03138	0.02690	0.02241
44000	0.00787	0.04314	0.03883	0.03451	0.03020	0.02588	0.02157
45000	0.00749	0.04154	0.03739	0.03324	0.02908	0.02493	0.02077
46000	0.00713	0.04002	0.03602	0.03202	0.02802	0.02401	0.02001
47000	0.00680	0.03857	0.02471	0.03086	0.02700	0.02314	0.01929
48000	0.00639	0.03720	0.03348	0.02976	0.02604	0.02232	0.01860
49000	0.00610	0.03590	0.03231	0.02872	0.02513	0.02154	0.01795
50000	0.00575	0.03466	0.03120	0.02773	0.02426	0.02080	0.01733
51000	0.00544	0.03350	0.03015	0.02680	0.02345	0.02010	0.01675
52000	0.00518	0.03240	0.02916	0.02592	0.02268	0.01944	0.01620
53000	0.00496	0.03134	0.02821	0.02507	0.02194	0.01880	0.01567
54000	0.00473	0.03033	0.02730	0.02427	0.02123	0.01820	0.01517
55000	0.00455	0.02936	0.02643	0.02349	0.02056	0.01762	0.01468
56000	0.00437	0.02844	0.02559	0.02275	0.01991	0.01706	0.01422
57000	0.00415	0.02755	0.02479	0.02204	0.01928	0.01653	0.01377
58000	0.00398	0.02670	0.02403	0.02136	0.01869	0.01602	0.01335
59000	0.00384	0.02589	0.02330	0.02071	0.01812	0.01553	0.01294
60000	0.00370	0.02510	0.02259	0.02008	0.01757	0.01506	0.01255

Appendix Table: 9 (cont'd)

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			10%	20%	30%	40%	50%
61000	0.00358	0.02435	0.02191	0.01948	0.01704	0.01461	0.01217
62000	0.00344	0.02361	0.02125	0.01889	0.01653	0.01417	0.01181
63000	0.00330	0.02291	0.02062	0.01833	0.01604	0.01375	0.01146
64000	0.00317	0.02224	0.02002	0.01779	0.01557	0.01334	0.01112
65000	0.00307	0.02159	0.01943	0.01727	0.01511	0.01295	0.01080
66000	0.00297	0.02096	0.01887	0.01677	0.01467	0.01258	0.01048
67000	0.00286	0.02036	0.01832	0.01629	0.01425	0.01221	0.01018
68000	0.00274	0.01977	0.01780	0.01582	0.01384	0.01186	0.00989
69000	0.00264	0.01921	0.01729	0.01537	0.01345	0.01153	0.00961
70000	0.00254	0.01867	0.01681	0.01494	0.01307	0.01120	0.00934
75000	0.00212	0.01624	0.01462	0.01299	0.01137	0.00974	0.00812
80000	0.00184	0.01419	0.01277	0.01135	0.00993	0.00851	0.00709
85000	0.00158	0.01241	0.01117	0.00993	0.00869	0.00745	0.00620
90000	0.00132	0.01090	0.00981	0.00872	0.00763	0.00654	0.00545
95000	0.00114	0.00962	0.00866	0.00770	0.00674	0.00577	0.00481
100000	0.00101	0.00850	0.00765	0.00680	0.00595	0.00510	0.00425
105000	0.00088	0.00751	0.00676	0.00601	0.00526	0.00451	0.00376
110000	0.00075	0.00667	0.00600	0.00533	0.00467	0.00400	0.00333
115000	0.00067	0.00592	0.00533	0.00474	0.00415	0.00355	0.00296
120000	0.00060	0.00526	0.00473	0.00421	0.00368	0.00316	0.00263
125000	0.00051	0.00468	0.00421	0.00375	0.00328	0.00281	0.00234
130000	0.00044	0.00419	0.00377	0.00335	0.00293	0.00251	0.00210
135000	0.00041	0.00375	0.00338	0.00300	0.00263	0.00225	0.00188
140000	0.00035	0.00336	0.00303	0.00269	0.00235	0.00202	0.00168
145000	0.00032	0.00302	0.00271	0.00241	0.00211	0.00181	0.00151
150000	0.00028	0.00271	0.00244	0.00216	0.00189	0.00162	0.00135
160000	0.00020	0.00223	0.00201	0.00178	0.00156	0.00134	0.00111
170000	0.00016	0.00186	0.00167	0.00148	0.00130	0.00111	0.00093
180000	0.00013	0.00155	0.00139	0.00124	0.00108	0.00093	0.00077
190000	0.00011	0.00129	0.00116	0.00103	0.00090	0.00077	0.00064
200000	0.00010	0.00107	0.00097	0.00086	0.00075	0.00064	0.00054
210000	0.00008	0.00089	0.00080	0.00071	0.00062	0.00053	0.00044
220000	0.00006	0.00075	0.00068	0.00060	0.00053	0.00045	0.00038
230000	0.00006	0.00063	0.00056	0.00050	0.00044	0.00038	0.00031
240000	0.00005	0.00051	0.00046	0.00041	0.00036	0.00031	0.00026
250000	0.00004	0.00042	0.00038	0.00034	0.00029	0.00025	0.00021
275000	0.00002	0.00026	0.00023	0.00021	0.00018	0.00015	0.00013
300000	0.00001	0.00017	0.00015	0.00013	0.00012	0.00010	0.00008
325000	0.00001	0.00010	0.00009	0.00008	0.00007	0.00006	0.00005
350000	0.00001	0.00005	0.00005	0.00004	0.00004	0.00003	0.00003
375000	0.00000	0.00003	0.00003	0.00003	0.00002	0.00002	0.00002
400000	0.00000	0.00002	0.00002	0.00002	0.00001	0.00001	0.00001
425000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
450000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
475000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
500000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

Appendix Table: 10
 Year: 1995-1996
 Type of data: National (1992) - Hospital Only
 Population: All eligibles
 Projection assumptions: AAPCC = \$425 per month
 Projection Factor: 1.5165

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			10%	20%	30%	40%	50%
5000	0.14385	0.37071	0.33364	0.29657	0.25950	0.22243	0.18536
10000	0.08730	0.26209	0.23588	0.20967	0.18346	0.15725	0.13104
15000	0.05809	0.19179	0.17261	0.15343	0.13425	0.11507	0.09589
20000	0.04022	0.14428	0.12985	0.11542	0.10100	0.08657	0.07214
21000	0.03756	0.13666	0.12299	0.10933	0.09566	0.08199	0.06833
22000	0.03506	0.12954	0.11659	0.10363	0.09068	0.07772	0.06477
23000	0.03280	0.12289	0.11060	0.09831	0.08602	0.07374	0.06145
24000	0.03074	0.11667	0.10500	0.09334	0.08167	0.07000	0.05833
25000	0.02885	0.11083	0.09975	0.08867	0.07758	0.06650	0.05542
26000	0.02690	0.10537	0.09483	0.08429	0.07376	0.06322	0.05268
27000	0.02541	0.10024	0.09021	0.08019	0.07017	0.06014	0.05012
28000	0.02380	0.09542	0.08588	0.07634	0.06679	0.05725	0.04771
29000	0.02238	0.09089	0.08181	0.07272	0.06363	0.05454	0.04545
30000	0.02110	0.08664	0.07797	0.06931	0.06065	0.05198	0.04332
31000	0.01986	0.08263	0.07437	0.06610	0.05784	0.04958	0.04131
32000	0.01871	0.07885	0.07097	0.06308	0.05520	0.04731	0.03943
33000	0.01755	0.07530	0.06777	0.06024	0.05271	0.04518	0.03765
34000	0.01644	0.07197	0.06477	0.05757	0.05038	0.04318	0.03598
35000	0.01544	0.06885	0.06196	0.05508	0.04819	0.04131	0.03442
36000	0.01452	0.06591	0.05932	0.05273	0.04614	0.03955	0.03296
37000	0.01372	0.06315	0.05683	0.05052	0.04420	0.03789	0.03157
38000	0.01294	0.06053	0.05448	0.04842	0.04237	0.03632	0.03026
39000	0.01216	0.05806	0.05225	0.04645	0.04064	0.03484	0.02903
40000	0.01151	0.05574	0.05017	0.04459	0.03902	0.03345	0.02787
41000	0.01081	0.05356	0.04820	0.04285	0.03749	0.03214	0.02678
42000	0.01018	0.05150	0.04635	0.04120	0.03605	0.03090	0.02575
43000	0.00968	0.04956	0.04460	0.03965	0.03469	0.02973	0.02478
44000	0.00916	0.04771	0.04294	0.03817	0.03340	0.02863	0.02386
45000	0.00866	0.04597	0.04137	0.03677	0.03218	0.02758	0.02298
46000	0.00819	0.04432	0.03989	0.03546	0.03102	0.02659	0.02216
47000	0.00775	0.04276	0.03848	0.03420	0.02993	0.02565	0.02138
48000	0.00744	0.04127	0.03714	0.03302	0.02889	0.02476	0.02063
49000	0.00711	0.03985	0.03586	0.03188	0.02789	0.02391	0.01992
50000	0.00678	0.03849	0.03464	0.03079	0.02694	0.02309	0.01924
51000	0.00639	0.03720	0.03348	0.02976	0.02604	0.02232	0.01860
52000	0.00611	0.03597	0.03237	0.02878	0.02518	0.02158	0.01798
53000	0.00577	0.03480	0.03132	0.02784	0.02436	0.02088	0.01740
54000	0.00548	0.03370	0.03033	0.02696	0.02359	0.02022	0.01685
55000	0.00523	0.03265	0.02939	0.02612	0.02286	0.01959	0.01633
56000	0.00501	0.03164	0.02848	0.02532	0.02215	0.01899	0.01582
57000	0.00479	0.03068	0.02761	0.02455	0.02148	0.01841	0.01534
58000	0.00461	0.02976	0.02678	0.02381	0.02083	0.01785	0.01488
59000	0.00445	0.02887	0.02598	0.02309	0.02021	0.01732	0.01443
60000	0.00427	0.02801	0.02521	0.02241	0.01961	0.01681	0.01401

Appendix Table: 10 (cont'd)

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			10%	20%	30%	40%	50%
61000	0.00407	0.02720	0.02448	0.02176	0.01904	0.01632	0.01360
62000	0.00393	0.02641	0.02377	0.02113	0.01849	0.01585	0.01321
63000	0.00380	0.02566	0.02309	0.02052	0.01796	0.01539	0.01283
64000	0.00368	0.02492	0.02243	0.01994	0.01745	0.01495	0.01246
65000	0.00356	0.02421	0.02179	0.01937	0.01695	0.01453	0.01211
66000	0.00342	0.02353	0.02118	0.01882	0.01647	0.01412	0.01177
67000	0.00329	0.02287	0.02059	0.01830	0.01601	0.01372	0.01144
68000	0.00317	0.02224	0.02002	0.01779	0.01557	0.01334	0.01112
69000	0.00308	0.02163	0.01947	0.01730	0.01514	0.01298	0.01081
70000	0.00299	0.02103	0.01893	0.01683	0.01472	0.01262	0.01052
75000	0.00250	0.01836	0.01653	0.01469	0.01286	0.01102	0.00918
80000	0.00210	0.01611	0.01450	0.01289	0.01128	0.00967	0.00805
85000	0.00184	0.01419	0.01277	0.01135	0.00993	0.00851	0.00709
90000	0.00160	0.01251	0.01126	0.01001	0.00875	0.00750	0.00625
95000	0.00136	0.01107	0.00996	0.00885	0.00775	0.00664	0.00553
100000	0.00117	0.00984	0.00885	0.00787	0.00688	0.00590	0.00492
105000	0.00104	0.00875	0.00788	0.00700	0.00613	0.00525	0.00438
110000	0.00092	0.00779	0.00701	0.00623	0.00545	0.00467	0.00389
115000	0.00079	0.00695	0.00625	0.00556	0.00486	0.00417	0.00347
120000	0.00071	0.00622	0.00560	0.00498	0.00435	0.00373	0.00311
125000	0.00064	0.00556	0.00501	0.00445	0.00389	0.00334	0.00278
130000	0.00055	0.00498	0.00448	0.00398	0.00348	0.00299	0.00249
135000	0.00048	0.00447	0.00402	0.00358	0.00313	0.00268	0.00224
140000	0.00042	0.00403	0.00363	0.00323	0.00282	0.00242	0.00202
145000	0.00038	0.00363	0.00327	0.00291	0.00254	0.00218	0.00182
150000	0.00034	0.00328	0.00295	0.00262	0.00229	0.00197	0.00164
160000	0.00027	0.00267	0.00241	0.00214	0.00187	0.00160	0.00134
170000	0.00020	0.00223	0.00201	0.00178	0.00156	0.00134	0.00111
180000	0.00016	0.00188	0.00169	0.00150	0.00131	0.00113	0.00094
190000	0.00013	0.00158	0.00142	0.00126	0.00110	0.00095	0.00079
200000	0.00011	0.00133	0.00120	0.00106	0.00093	0.00080	0.00066
210000	0.00010	0.00112	0.00101	0.00090	0.00079	0.00067	0.00056
220000	0.00009	0.00094	0.00085	0.00075	0.00066	0.00056	0.00047
230000	0.00006	0.00080	0.00072	0.00064	0.00056	0.00048	0.00040
240000	0.00006	0.00068	0.00061	0.00054	0.00047	0.00041	0.00034
250000	0.00006	0.00056	0.00051	0.00045	0.00039	0.00034	0.00028
275000	0.00004	0.00035	0.00031	0.00028	0.00024	0.00021	0.00017
300000	0.00002	0.00023	0.00020	0.00018	0.00016	0.00014	0.00011
325000	0.00001	0.00015	0.00013	0.00012	0.00010	0.00009	0.00007
350000	0.00001	0.00009	0.00008	0.00007	0.00006	0.00005	0.00004
375000	0.00000	0.00005	0.00004	0.00004	0.00003	0.00003	0.00002
400000	0.00000	0.00003	0.00003	0.00003	0.00002	0.00002	0.00002
425000	0.00000	0.00002	0.00002	0.00002	0.00001	0.00001	0.00001
450000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
475000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
500000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

Appendix Table: 11

Year: 1995-1996

Type of data: National (1992) - Hospital Only

Population: All eligibles

Projection assumptions: AAPCC = \$450 per month

Projection Factor: 1.6057

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			10%	20%	30%	40%	50%
5000	0.14855	0.37867	0.34081	0.30294	0.26507	0.22720	0.18934
10000	0.09136	0.27182	0.24463	0.21745	0.19027	0.16309	0.13591
15000	0.06217	0.20161	0.18145	0.16129	0.14113	0.12096	0.10080
20000	0.04355	0.15340	0.13806	0.12272	0.10738	0.09204	0.07670
21000	0.04067	0.14560	0.13104	0.11648	0.10192	0.08736	0.07280
22000	0.03812	0.13830	0.12447	0.11064	0.09681	0.08298	0.06915
23000	0.03575	0.13147	0.11832	0.10517	0.09203	0.07888	0.06573
24000	0.03350	0.12506	0.11255	0.10005	0.08754	0.07504	0.06253
25000	0.03149	0.11904	0.10714	0.09523	0.08333	0.07142	0.05952
26000	0.02969	0.11338	0.10204	0.09070	0.07937	0.06803	0.05669
27000	0.02784	0.10805	0.09724	0.08644	0.07563	0.06483	0.05402
28000	0.02627	0.10305	0.09274	0.08244	0.07213	0.06183	0.05152
29000	0.02468	0.09832	0.08849	0.07866	0.06883	0.05899	0.04916
30000	0.02333	0.09388	0.08449	0.07510	0.06572	0.05633	0.04694
31000	0.02197	0.08969	0.08072	0.07175	0.06278	0.05381	0.04484
32000	0.02080	0.08572	0.07715	0.06858	0.06001	0.05143	0.04286
33000	0.01963	0.08198	0.07378	0.06559	0.05739	0.04919	0.04099
34000	0.01858	0.07845	0.07060	0.06276	0.05491	0.04707	0.03922
35000	0.01746	0.07511	0.06760	0.06009	0.05258	0.04507	0.03756
36000	0.01644	0.07197	0.06477	0.05757	0.05038	0.04318	0.03598
37000	0.01551	0.06901	0.06211	0.05521	0.04831	0.04141	0.03451
38000	0.01463	0.06623	0.05961	0.05298	0.04636	0.03974	0.03311
39000	0.01383	0.06360	0.05724	0.05088	0.04452	0.03816	0.03180
40000	0.01315	0.06110	0.05499	0.04888	0.04277	0.03666	0.03055
41000	0.01244	0.05873	0.05286	0.04698	0.04111	0.03524	0.02937
42000	0.01172	0.05650	0.05085	0.04520	0.03955	0.03390	0.02825
43000	0.01105	0.05439	0.04895	0.04351	0.03807	0.03263	0.02720
44000	0.01047	0.05240	0.04716	0.04192	0.03668	0.03144	0.02620
45000	0.00990	0.05051	0.04546	0.04041	0.03536	0.03031	0.02526
46000	0.00944	0.04872	0.04385	0.03898	0.03411	0.02923	0.02436
47000	0.00895	0.04702	0.04232	0.03762	0.03292	0.02821	0.02351
48000	0.00847	0.04541	0.04087	0.03633	0.03179	0.02724	0.02270
49000	0.00807	0.04388	0.03949	0.03510	0.03071	0.02633	0.02194
50000	0.00768	0.04242	0.03818	0.03394	0.02969	0.02545	0.02121
51000	0.00736	0.04103	0.03692	0.03282	0.02872	0.02462	0.02051
52000	0.00708	0.03969	0.03572	0.03175	0.02779	0.02382	0.01985
53000	0.00674	0.03841	0.03457	0.03073	0.02689	0.02305	0.01921
54000	0.00639	0.03720	0.03348	0.02976	0.02604	0.02232	0.01860
55000	0.00613	0.03604	0.03243	0.02883	0.02523	0.02162	0.01802
56000	0.00581	0.03493	0.03144	0.02794	0.02445	0.02096	0.01746
57000	0.00553	0.03388	0.03049	0.02710	0.02371	0.02033	0.01694
58000	0.00527	0.03288	0.02959	0.02630	0.02301	0.01973	0.01644
59000	0.00508	0.03192	0.02873	0.02554	0.02234	0.01915	0.01596
60000	0.00487	0.03100	0.02790	0.02480	0.02170	0.01860	0.01550

Appendix Table: 11 (cont'd)

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			10%	20%	30%	40%	50%
61000	0.00470	0.03011	0.02710	0.02409	0.02108	0.01807	0.01506
62000	0.00453	0.02926	0.02633	0.02341	0.02048	0.01756	0.01463
63000	0.00437	0.02844	0.02559	0.02275	0.01990	0.01706	0.01422
64000	0.00418	0.02764	0.02488	0.02212	0.01935	0.01659	0.01382
65000	0.00400	0.02689	0.02420	0.02151	0.01882	0.01613	0.01344
66000	0.00389	0.02616	0.02354	0.02093	0.01831	0.01569	0.01308
67000	0.00377	0.02545	0.02290	0.02036	0.01781	0.01527	0.01272
68000	0.00364	0.02476	0.02229	0.01981	0.01733	0.01486	0.01238
69000	0.00354	0.02410	0.02169	0.01928	0.01687	0.01446	0.01205
70000	0.00340	0.02346	0.02111	0.01876	0.01642	0.01407	0.01173
75000	0.00289	0.02056	0.01850	0.01644	0.01439	0.01233	0.01028
80000	0.00245	0.01809	0.01628	0.01448	0.01267	0.01086	0.00905
85000	0.00208	0.01600	0.01440	0.01280	0.01120	0.00960	0.00800
90000	0.00184	0.01419	0.01277	0.01135	0.00993	0.00851	0.00709
95000	0.00161	0.01259	0.01133	0.01008	0.00882	0.00756	0.00630
100000	0.00139	0.01122	0.01009	0.00897	0.00785	0.00673	0.00561
105000	0.00120	0.01003	0.00903	0.00802	0.00702	0.00602	0.00501
110000	0.00107	0.00898	0.00808	0.00718	0.00629	0.00539	0.00449
115000	0.00097	0.00804	0.00724	0.00643	0.00563	0.00483	0.00402
120000	0.00084	0.00721	0.00649	0.00577	0.00505	0.00433	0.00361
125000	0.00073	0.00650	0.00585	0.00520	0.00455	0.00390	0.00325
130000	0.00067	0.00585	0.00526	0.00468	0.00409	0.00351	0.00292
135000	0.00060	0.00526	0.00473	0.00421	0.00368	0.00316	0.00263
140000	0.00052	0.00474	0.00427	0.00379	0.00332	0.00285	0.00237
145000	0.00045	0.00429	0.00386	0.00343	0.00301	0.00258	0.00215
150000	0.00042	0.00390	0.00351	0.00312	0.00273	0.00234	0.00195
160000	0.00033	0.00320	0.00288	0.00256	0.00224	0.00192	0.00160
170000	0.00026	0.00264	0.00238	0.00212	0.00185	0.00159	0.00132
180000	0.00020	0.00223	0.00201	0.00178	0.00156	0.00134	0.00111
190000	0.00016	0.00189	0.00170	0.00151	0.00133	0.00114	0.00095
200000	0.00014	0.00161	0.00145	0.00129	0.00113	0.00096	0.00080
210000	0.00012	0.00137	0.00123	0.00109	0.00096	0.00082	0.00068
220000	0.00010	0.00116	0.00105	0.00093	0.00082	0.00070	0.00058
230000	0.00009	0.00099	0.00089	0.00079	0.00069	0.00059	0.00049
240000	0.00007	0.00084	0.00076	0.00067	0.00059	0.00050	0.00042
250000	0.00006	0.00072	0.00065	0.00058	0.00051	0.00043	0.00036
275000	0.00004	0.00047	0.00043	0.00038	0.00033	0.00028	0.00024
300000	0.00003	0.00030	0.00027	0.00024	0.00021	0.00018	0.00015
325000	0.00002	0.00020	0.00018	0.00016	0.00014	0.00012	0.00010
350000	0.00001	0.00013	0.00012	0.00010	0.00009	0.00008	0.00007
375000	0.00001	0.00008	0.00007	0.00006	0.00005	0.00005	0.00004
400000	0.00000	0.00005	0.00004	0.00004	0.00003	0.00003	0.00002
425000	0.00000	0.00003	0.00003	0.00003	0.00002	0.00002	0.00002
450000	0.00000	0.00002	0.00002	0.00002	0.00001	0.00001	0.00001
475000	0.00000	0.00001	0.00000	0.00000	0.00000	0.00000	0.00000
500000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

Appendix Table: 12

Year: 1995-1996

Type of data: National (1992) - Hospital Only

Population: All eligibles

Projection assumptions: AAPCC = \$475 per month

Projection Factor: 1.6949

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			10%	20%	30%	40%	50%
5000	0.15282	0.38602	0.34742	0.30881	0.27021	0.23161	0.19301
10000	0.09512	0.28090	0.25281	0.22472	0.19663	0.16854	0.14045
15000	0.06601	0.21096	0.18987	0.16877	0.14767	0.12658	0.10548
20000	0.04681	0.16220	0.14598	0.12976	0.11354	0.09732	0.08110
21000	0.04382	0.15425	0.13882	0.12340	0.10797	0.09255	0.07712
22000	0.04115	0.14680	0.13212	0.11744	0.10276	0.08808	0.07340
23000	0.03869	0.13980	0.12582	0.11184	0.09786	0.08388	0.06990
24000	0.03633	0.13322	0.11990	0.10658	0.09326	0.07993	0.06661
25000	0.03417	0.12704	0.11433	0.10163	0.08893	0.07622	0.06352
26000	0.03225	0.12121	0.10909	0.09697	0.08485	0.07273	0.06061
27000	0.03041	0.11572	0.10415	0.09258	0.08101	0.06943	0.05786
28000	0.02877	0.11053	0.09948	0.08843	0.07737	0.06632	0.05527
29000	0.02700	0.10564	0.09508	0.08451	0.07395	0.06339	0.05282
30000	0.02567	0.10102	0.09092	0.08082	0.07072	0.06061	0.05051
31000	0.02414	0.09666	0.08699	0.07732	0.06766	0.05799	0.04833
32000	0.02288	0.09253	0.08327	0.07402	0.06477	0.05552	0.04626
33000	0.02167	0.08862	0.07976	0.07090	0.06204	0.05317	0.04431
34000	0.02051	0.08492	0.07643	0.06793	0.05944	0.05095	0.04246
35000	0.01947	0.08141	0.07327	0.06513	0.05699	0.04885	0.04071
36000	0.01844	0.07809	0.07028	0.06247	0.05466	0.04685	0.03904
37000	0.01741	0.07494	0.06745	0.05995	0.05246	0.04496	0.03747
38000	0.01644	0.07197	0.06477	0.05757	0.05038	0.04318	0.03598
39000	0.01556	0.06916	0.06225	0.05533	0.04842	0.04150	0.03458
40000	0.01471	0.06651	0.05986	0.05321	0.04656	0.03991	0.03326
41000	0.01395	0.06400	0.05760	0.05120	0.04480	0.03840	0.03200
42000	0.01331	0.06161	0.05545	0.04929	0.04313	0.03697	0.03081
43000	0.01264	0.05934	0.05341	0.04747	0.04154	0.03560	0.02967
44000	0.01191	0.05719	0.05147	0.04575	0.04003	0.03431	0.02860
45000	0.01128	0.05515	0.04964	0.04412	0.03861	0.03309	0.02758
46000	0.01072	0.05323	0.04790	0.04258	0.03726	0.03194	0.02661
47000	0.01015	0.05139	0.04625	0.04112	0.03598	0.03084	0.02570
48000	0.00969	0.04966	0.04469	0.03972	0.03476	0.02979	0.02483
49000	0.00923	0.04800	0.04320	0.03840	0.03360	0.02880	0.02400
50000	0.00878	0.04642	0.04178	0.03713	0.03249	0.02785	0.02321
51000	0.00835	0.04492	0.04042	0.03593	0.03144	0.02695	0.02246
52000	0.00795	0.04349	0.03914	0.03479	0.03044	0.02609	0.02174
53000	0.00759	0.04212	0.03791	0.03370	0.02949	0.02527	0.02106
54000	0.00730	0.04081	0.03673	0.03265	0.02857	0.02449	0.02041
55000	0.00705	0.03956	0.03560	0.03164	0.02769	0.02373	0.01978
56000	0.00673	0.03835	0.03451	0.03068	0.02684	0.02301	0.01917
57000	0.00639	0.03720	0.03348	0.02976	0.02604	0.02232	0.01860
58000	0.00615	0.03610	0.03249	0.02888	0.02527	0.02166	0.01805
59000	0.00583	0.03504	0.03154	0.02803	0.02453	0.02102	0.01752
60000	0.00557	0.03404	0.03064	0.02723	0.02383	0.02042	0.01702

Appendix Table: 12 (cont'd)

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			10%	20%	30%	40%	50%
61000	0.00533	0.03308	0.02978	0.02647	0.02316	0.01985	0.01654
62000	0.00514	0.03217	0.02895	0.02573	0.02252	0.01930	0.01608
63000	0.00494	0.03128	0.02816	0.02503	0.02190	0.01877	0.01564
64000	0.00476	0.03044	0.02739	0.02435	0.02130	0.01826	0.01522
65000	0.00459	0.02961	0.02665	0.02369	0.02073	0.01777	0.01481
66000	0.00445	0.02882	0.02594	0.02306	0.02018	0.01729	0.01441
67000	0.00428	0.02806	0.02525	0.02244	0.01964	0.01683	0.01403
68000	0.00410	0.02732	0.02459	0.02186	0.01913	0.01639	0.01366
69000	0.00396	0.02662	0.02395	0.02129	0.01863	0.01597	0.01331
70000	0.00384	0.02593	0.02334	0.02074	0.01815	0.01556	0.01297
75000	0.00327	0.02280	0.02052	0.01824	0.01596	0.01368	0.01140
80000	0.00281	0.02014	0.01813	0.01611	0.01410	0.01208	0.01007
85000	0.00242	0.01786	0.01607	0.01428	0.01250	0.01071	0.00893
90000	0.00206	0.01589	0.01430	0.01272	0.01113	0.00954	0.00795
95000	0.00184	0.01419	0.01277	0.01135	0.00993	0.00851	0.00709
100000	0.00162	0.01267	0.01141	0.01014	0.00887	0.00760	0.00634
105000	0.00141	0.01135	0.01022	0.00908	0.00795	0.00681	0.00568
110000	0.00121	0.01020	0.00918	0.00816	0.00714	0.00612	0.00510
115000	0.00110	0.00919	0.00827	0.00735	0.00643	0.00551	0.00460
120000	0.00099	0.00828	0.00745	0.00662	0.00580	0.00497	0.00414
125000	0.00088	0.00746	0.00672	0.00597	0.00522	0.00448	0.00373
130000	0.00076	0.00675	0.00607	0.00540	0.00472	0.00405	0.00337
135000	0.00070	0.00611	0.00550	0.00489	0.00428	0.00367	0.00306
140000	0.00063	0.00553	0.00498	0.00442	0.00387	0.00332	0.00276
145000	0.00055	0.00500	0.00450	0.00400	0.00350	0.00300	0.00250
150000	0.00049	0.00455	0.00409	0.00364	0.00318	0.00273	0.00227
160000	0.00041	0.00377	0.00340	0.00302	0.00264	0.00226	0.00189
170000	0.00033	0.00314	0.00283	0.00251	0.00220	0.00188	0.00157
180000	0.00026	0.00262	0.00236	0.00209	0.00183	0.00157	0.00131
190000	0.00020	0.00223	0.00201	0.00178	0.00156	0.00134	0.00111
200000	0.00016	0.00191	0.00172	0.00153	0.00134	0.00115	0.00095
210000	0.00015	0.00164	0.00147	0.00131	0.00114	0.00098	0.00082
220000	0.00013	0.00140	0.00126	0.00112	0.00098	0.00084	0.00070
230000	0.00010	0.00120	0.00108	0.00096	0.00084	0.00072	0.00060
240000	0.00009	0.00103	0.00093	0.00083	0.00072	0.00062	0.00052
250000	0.00007	0.00088	0.00079	0.00070	0.00062	0.00053	0.00044
275000	0.00006	0.00061	0.00055	0.00049	0.00043	0.00036	0.00030
300000	0.00004	0.00040	0.00036	0.00032	0.00028	0.00024	0.00020
325000	0.00002	0.00026	0.00024	0.00021	0.00018	0.00016	0.00013
350000	0.00001	0.00018	0.00016	0.00015	0.00013	0.00011	0.00009
375000	0.00001	0.00012	0.00011	0.00010	0.00008	0.00007	0.00006
400000	0.00001	0.00007	0.00006	0.00006	0.00005	0.00004	0.00003
425000	0.00000	0.00005	0.00004	0.00004	0.00003	0.00003	0.00002
450000	0.00000	0.00003	0.00003	0.00003	0.00002	0.00002	0.00002
475000	0.00000	0.00002	0.00002	0.00002	0.00001	0.00001	0.00001
500000	0.00000	0.00001	0.00001	0.00000	0.00000	0.00000	0.00000

Appendix Table: 13

Year: 1995-1996

Type of data: National (1992) - Hospital Only

Population: All eligibles

Projection assumptions: AAPCC = \$500 per month

Projection Factor: 1.7841

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			10%	20%	30%	40%	50%
5000	0.15655	0.39280	0.35352	0.31424	0.27496	0.23568	0.19640
10000	0.09902	0.28942	0.26047	0.23153	0.20259	0.17365	0.14471
15000	0.06979	0.21990	0.19791	0.17592	0.15393	0.13194	0.10995
20000	0.04999	0.17068	0.15361	0.13655	0.11948	0.10241	0.08534
21000	0.04699	0.16261	0.14635	0.13009	0.11383	0.09757	0.08130
22000	0.04407	0.15502	0.13952	0.12401	0.10851	0.09301	0.07751
23000	0.04158	0.14788	0.13310	0.11831	0.10352	0.08873	0.07394
24000	0.03914	0.14117	0.12705	0.11293	0.09882	0.08470	0.07058
25000	0.03693	0.13483	0.12135	0.10786	0.09438	0.08090	0.06741
26000	0.03481	0.12885	0.11597	0.10308	0.09020	0.07731	0.06443
27000	0.03292	0.12321	0.11089	0.09657	0.08625	0.07393	0.06161
28000	0.03111	0.11788	0.10609	0.09430	0.08252	0.07073	0.05894
29000	0.02947	0.11283	0.10155	0.09026	0.07898	0.06770	0.05642
30000	0.02784	0.10805	0.09724	0.08644	0.07563	0.06483	0.05402
31000	0.02638	0.10354	0.09318	0.08283	0.07248	0.06212	0.05177
32000	0.02508	0.09924	0.08932	0.07940	0.06947	0.05955	0.04962
33000	0.02374	0.09519	0.08567	0.07615	0.06663	0.05711	0.04759
34000	0.02249	0.09133	0.08220	0.07307	0.06393	0.05480	0.04567
35000	0.02141	0.08768	0.07891	0.07014	0.06137	0.05261	0.04384
36000	0.02030	0.08420	0.07578	0.06736	0.05894	0.05052	0.04210
37000	0.01929	0.08090	0.07281	0.06472	0.05663	0.04854	0.04045
38000	0.01836	0.07776	0.06999	0.06221	0.05443	0.04666	0.03888
39000	0.01737	0.07479	0.06731	0.05983	0.05235	0.04487	0.03739
40000	0.01644	0.07197	0.06477	0.05757	0.05038	0.04318	0.03598
41000	0.01560	0.06930	0.06237	0.05544	0.04851	0.04158	0.03465
42000	0.01479	0.06677	0.06010	0.05342	0.04674	0.04006	0.03339
43000	0.01408	0.06437	0.05793	0.05150	0.04506	0.03862	0.03219
44000	0.01344	0.06208	0.05587	0.04966	0.04346	0.03725	0.03104
45000	0.01279	0.05990	0.05391	0.04792	0.04193	0.03594	0.02995
46000	0.01207	0.05782	0.05204	0.04626	0.04048	0.03469	0.02891
47000	0.01154	0.05585	0.05027	0.04468	0.03910	0.03351	0.02793
48000	0.01090	0.05398	0.04859	0.04319	0.03779	0.03239	0.02699
49000	0.01040	0.05221	0.04699	0.04176	0.03654	0.03132	0.02610
50000	0.00990	0.05051	0.04546	0.04041	0.03536	0.03031	0.02526
51000	0.00949	0.04890	0.04401	0.03912	0.03423	0.02934	0.02445
52000	0.00905	0.04735	0.04262	0.03788	0.03315	0.02841	0.02368
53000	0.00864	0.04588	0.04129	0.03671	0.03212	0.02753	0.02294
54000	0.00822	0.04448	0.04003	0.03558	0.03114	0.02669	0.02224
55000	0.00787	0.04314	0.03882	0.03451	0.03020	0.02588	0.02157
56000	0.00755	0.04186	0.03767	0.03348	0.02930	0.02511	0.02093
57000	0.00725	0.04062	0.03656	0.03250	0.02843	0.02437	0.02031
58000	0.00701	0.03943	0.03549	0.03155	0.02760	0.02366	0.01972
59000	0.00671	0.03829	0.03446	0.03063	0.02680	0.02297	0.01914
60000	0.00639	0.03720	0.03348	0.02976	0.02604	0.02232	0.01860

Appendix Table: 13 (cont'd)

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			10%	20%	30%	40%	50%
61000	0.00617	0.03615	0.03253	0.02892	0.02530	0.02169	0.01807
62000	0.00586	0.03514	0.03163	0.02811	0.02460	0.02109	0.01757
63000	0.00561	0.03419	0.03077	0.02735	0.02393	0.02051	0.01709
64000	0.00538	0.03327	0.02994	0.02662	0.02329	0.01996	0.01664
65000	0.00518	0.03239	0.02915	0.02592	0.02268	0.01944	0.01620
66000	0.00498	0.03155	0.02839	0.02524	0.02208	0.01893	0.01577
67000	0.00481	0.03073	0.02766	0.02458	0.02151	0.01844	0.01536
68000	0.00467	0.02994	0.02695	0.02395	0.02096	0.01796	0.01497
69000	0.00450	0.02918	0.02626	0.02334	0.02042	0.01751	0.01459
70000	0.00437	0.02843	0.02559	0.02275	0.01990	0.01706	0.01422
75000	0.00370	0.02510	0.02259	0.02008	0.01757	0.01506	0.01255
80000	0.00317	0.02224	0.02002	0.01779	0.01557	0.01334	0.01112
85000	0.00274	0.01977	0.01780	0.01582	0.01384	0.01186	0.00989
90000	0.00239	0.01765	0.01588	0.01412	0.01235	0.01059	0.00882
95000	0.00205	0.01580	0.01422	0.01264	0.01106	0.00948	0.00790
100000	0.00184	0.01419	0.01277	0.01135	0.00993	0.00851	0.00709
105000	0.00163	0.01274	0.01147	0.01019	0.00892	0.00765	0.00637
110000	0.00143	0.01148	0.01033	0.00918	0.00803	0.00689	0.00574
115000	0.00125	0.01037	0.00933	0.00829	0.00726	0.00622	0.00518
120000	0.00112	0.00939	0.00845	0.00751	0.00657	0.00563	0.00469
125000	0.00101	0.00850	0.00765	0.00680	0.00595	0.00510	0.00425
130000	0.00090	0.00770	0.00693	0.00616	0.00539	0.00462	0.00385
135000	0.00080	0.00699	0.00629	0.00559	0.00489	0.00419	0.00349
140000	0.00072	0.00636	0.00572	0.00509	0.00445	0.00382	0.00318
145000	0.00066	0.00578	0.00521	0.00463	0.00405	0.00347	0.00289
150000	0.00060	0.00526	0.00473	0.00421	0.00368	0.00316	0.00263
160000	0.00046	0.00438	0.00394	0.00350	0.00306	0.00263	0.00219
170000	0.00039	0.00367	0.00330	0.00294	0.00257	0.00220	0.00183
180000	0.00032	0.00308	0.00277	0.00247	0.00216	0.00185	0.00154
190000	0.00025	0.00260	0.00234	0.00208	0.00182	0.00156	0.00130
200000	0.00020	0.00223	0.00201	0.00178	0.00156	0.00134	0.00111
210000	0.00017	0.00192	0.00173	0.00154	0.00135	0.00115	0.00096
220000	0.00015	0.00166	0.00150	0.00133	0.00116	0.00100	0.00083
230000	0.00013	0.00144	0.00129	0.00115	0.00101	0.00086	0.00072
240000	0.00011	0.00124	0.00112	0.00099	0.00087	0.00075	0.00062
250000	0.00010	0.00107	0.00097	0.00086	0.00075	0.00064	0.00054
275000	0.00006	0.00075	0.00068	0.00060	0.00053	0.00045	0.00038
300000	0.00005	0.00051	0.00046	0.00041	0.00036	0.00031	0.00026
325000	0.00003	0.00034	0.00031	0.00027	0.00024	0.00020	0.00017
350000	0.00002	0.00024	0.00021	0.00019	0.00017	0.00014	0.00012
375000	0.00001	0.00017	0.00015	0.00013	0.00012	0.00010	0.00008
400000	0.00001	0.00011	0.00010	0.00009	0.00008	0.00007	0.00005
425000	0.00001	0.00006	0.00006	0.00005	0.00004	0.00004	0.00003
450000	0.00000	0.00004	0.00004	0.00004	0.00003	0.00003	0.00002
475000	0.00000	0.00003	0.00003	0.00003	0.00002	0.00002	0.00002
500000	0.00000	0.00002	0.00002	0.00002	0.00001	0.00001	0.00001

Appendix Table: 14

Year: 1995-1996

Type of data: National (1992) - Hospital Only

Population: All eligibles

Projection assumptions: AAPCC = \$525 per month

Projection Factor: 1.8733

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			10%	20%	30%	40%	50%
5000	0.15954	0.39907	0.35917	0.31926	0.27935	0.23944	0.19954
10000	0.10236	0.29740	0.26766	0.23792	0.20818	0.17844	0.14870
15000	0.07335	0.22841	0.20557	0.18273	0.15989	0.13705	0.11421
20000	0.05299	0.17885	0.16096	0.14308	0.12519	0.10731	0.08542
21000	0.04999	0.17068	0.15361	0.13655	0.11948	0.10241	0.08534
22000	0.04713	0.16298	0.14668	0.13039	0.11409	0.09779	0.08149
23000	0.04436	0.15572	0.14015	0.12458	0.10900	0.09343	0.07786
24000	0.04190	0.14888	0.13399	0.11910	0.10421	0.08933	0.07444
25000	0.03957	0.14241	0.12817	0.11393	0.09969	0.08545	0.07121
26000	0.03744	0.13630	0.12267	0.10904	0.09541	0.08178	0.06815
27000	0.03544	0.13052	0.11747	0.10442	0.09137	0.07831	0.06526
28000	0.03350	0.12506	0.11255	0.10004	0.08754	0.07503	0.06253
29000	0.03177	0.11988	0.10789	0.09590	0.08391	0.07193	0.05994
30000	0.03016	0.11496	0.10346	0.09197	0.08047	0.06898	0.05748
31000	0.02868	0.11029	0.09926	0.08823	0.07720	0.06618	0.05515
32000	0.02709	0.10587	0.09528	0.08469	0.07411	0.06352	0.05293
33000	0.02585	0.10167	0.09150	0.08134	0.07117	0.06100	0.05083
34000	0.02449	0.09767	0.08790	0.07814	0.06837	0.05860	0.04884
35000	0.02333	0.09388	0.08449	0.07510	0.06571	0.05633	0.04694
36000	0.02217	0.09027	0.08124	0.07221	0.06319	0.05416	0.04513
37000	0.02118	0.08683	0.07815	0.06947	0.06078	0.05210	0.04342
38000	0.02013	0.08356	0.07520	0.06685	0.05849	0.05014	0.04178
39000	0.01914	0.08044	0.07240	0.06435	0.05631	0.04826	0.04022
40000	0.01824	0.07747	0.06972	0.06198	0.05423	0.04648	0.03874
41000	0.01735	0.07465	0.06718	0.05972	0.05225	0.04479	0.03732
42000	0.01644	0.07197	0.06477	0.05757	0.05038	0.04318	0.03598
43000	0.01563	0.06942	0.06248	0.05554	0.04860	0.04165	0.03471
44000	0.01487	0.06701	0.06031	0.05361	0.04691	0.04020	0.03350
45000	0.01418	0.06471	0.05824	0.05176	0.04529	0.03882	0.03235
46000	0.01355	0.06251	0.05626	0.05001	0.04376	0.03751	0.03125
47000	0.01289	0.06041	0.05437	0.04833	0.04228	0.03624	0.03020
48000	0.01231	0.05840	0.05256	0.04672	0.04088	0.03504	0.02920
49000	0.01172	0.05650	0.05085	0.04520	0.03955	0.03390	0.02825
50000	0.01116	0.05468	0.04922	0.04375	0.03828	0.03281	0.02734
51000	0.01065	0.05296	0.04766	0.04237	0.03707	0.03177	0.02648
52000	0.01013	0.05131	0.04618	0.04105	0.03592	0.03079	0.02565
53000	0.00971	0.04974	0.04476	0.03979	0.03482	0.02984	0.02487
54000	0.00929	0.04823	0.04341	0.03858	0.03376	0.02894	0.02411
55000	0.00888	0.04678	0.04211	0.03743	0.03275	0.02807	0.02339
56000	0.00847	0.04541	0.04087	0.03632	0.03178	0.02724	0.02270
57000	0.00813	0.04409	0.03968	0.03527	0.03086	0.02645	0.02204
58000	0.00777	0.04283	0.03854	0.03426	0.02998	0.02570	0.02141
59000	0.00750	0.04162	0.03746	0.03329	0.02913	0.02497	0.02081
60000	0.00721	0.04045	0.03640	0.03236	0.02831	0.02427	0.02022

Appendix Table: 14 (cont'd)

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			10%	20%	30%	40%	50%
61000	0.00698	0.03932	0.03539	0.03146	0.02752	0.02359	0.01966
62000	0.00670	0.03823	0.03441	0.03059	0.02676	0.02294	0.01912
63000	0.00639	0.03720	0.03348	0.02976	0.02604	0.02232	0.01860
64000	0.00617	0.03620	0.03258	0.02896	0.02534	0.02172	0.01810
65000	0.00590	0.03524	0.03171	0.02819	0.02467	0.02114	0.01762
66000	0.00564	0.03432	0.03089	0.02746	0.02402	0.02059	0.01716
67000	0.00542	0.03344	0.03010	0.02675	0.02341	0.02007	0.01672
68000	0.00522	0.03260	0.02934	0.02608	0.02282	0.01956	0.01630
69000	0.00505	0.03178	0.02861	0.02543	0.02225	0.01907	0.01589
70000	0.00487	0.03100	0.02790	0.02480	0.02170	0.01860	0.01550
75000	0.00413	0.02742	0.02468	0.02194	0.01920	0.01645	0.01371
80000	0.00359	0.02438	0.02194	0.01950	0.01707	0.01463	0.01219
85000	0.00309	0.02174	0.01957	0.01739	0.01522	0.01305	0.01087
90000	0.00268	0.01945	0.01751	0.01556	0.01362	0.01167	0.00973
95000	0.00236	0.01746	0.01571	0.01397	0.01222	0.01047	0.00873
100000	0.00204	0.01572	0.01415	0.01258	0.01101	0.00943	0.00786
105000	0.00184	0.01418	0.01277	0.01135	0.00993	0.00851	0.00709
110000	0.00163	0.01281	0.01153	0.01025	0.00897	0.00768	0.00640
115000	0.00144	0.01159	0.01043	0.00927	0.00811	0.00695	0.00580
120000	0.00127	0.01052	0.00946	0.00841	0.00736	0.00631	0.00526
125000	0.00114	0.00957	0.00861	0.00765	0.00670	0.00574	0.00478
130000	0.00103	0.00870	0.00783	0.00696	0.00609	0.00522	0.00435
135000	0.00094	0.00792	0.00712	0.00633	0.00554	0.00475	0.00396
140000	0.00084	0.00721	0.00649	0.00577	0.00505	0.00433	0.00361
145000	0.00074	0.00659	0.00593	0.00527	0.00461	0.00396	0.00330
150000	0.00069	0.00602	0.00542	0.00482	0.00422	0.00361	0.00301
160000	0.00056	0.00503	0.00452	0.00402	0.00352	0.00302	0.00251
170000	0.00044	0.00423	0.00381	0.00339	0.00296	0.00254	0.00212
180000	0.00038	0.00358	0.00322	0.00286	0.00250	0.00215	0.00179
190000	0.00032	0.00303	0.00273	0.00243	0.00212	0.00182	0.00152
200000	0.00025	0.00258	0.00232	0.00206	0.00180	0.00155	0.00129
210000	0.00020	0.00223	0.00201	0.00178	0.00156	0.00134	0.00111
220000	0.00017	0.00194	0.00174	0.00155	0.00136	0.00116	0.00097
230000	0.00015	0.00169	0.00152	0.00135	0.00118	0.00101	0.00084
240000	0.00013	0.00147	0.00132	0.00117	0.00103	0.00088	0.00073
250000	0.00011	0.00128	0.00115	0.00102	0.00089	0.00077	0.00064
275000	0.00008	0.00090	0.00081	0.00072	0.00063	0.00054	0.00045
300000	0.00006	0.00064	0.00058	0.00051	0.00045	0.00039	0.00032
325000	0.00004	0.00044	0.00040	0.00035	0.00031	0.00027	0.00022
350000	0.00003	0.00030	0.00027	0.00024	0.00021	0.00018	0.00015
375000	0.00002	0.00021	0.00019	0.00017	0.00015	0.00013	0.00011
400000	0.00001	0.00015	0.00014	0.00012	0.00011	0.00009	0.00008
425000	0.00001	0.00010	0.00009	0.00008	0.00007	0.00006	0.00005
450000	0.00001	0.00006	0.00005	0.00005	0.00004	0.00004	0.00003
475000	0.00000	0.00004	0.00004	0.00003	0.00003	0.00003	0.00002
500000	0.00000	0.00003	0.00003	0.00002	0.00002	0.00002	0.00002

Appendix Table: 15

Year: 1995-1996

Type of data: National (1992) - Hospital Only

Population: All eligibles

Projection assumptions: AAPCC = \$550 per month

Projection Factor: 1.9625

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			10%	20%	30%	40%	50%
5000	0.16239	0.40488	0.36439	0.32390	0.28341	0.24293	0.20244
10000	0.10578	0.30490	0.27441	0.24392	0.21343	0.18294	0.15245
15000	0.07677	0.23653	0.21288	0.18923	0.16557	0.14192	0.11827
20000	0.05591	0.18671	0.16803	0.14936	0.13069	0.11202	0.09335
21000	0.05285	0.17847	0.16062	0.14277	0.12493	0.10708	0.08923
22000	0.04999	0.17068	0.15361	0.13654	0.11948	0.10241	0.08534
23000	0.04723	0.16332	0.14699	0.13066	0.11432	0.09799	0.08166
24000	0.04462	0.15636	0.14072	0.12509	0.10945	0.09382	0.07818
25000	0.04220	0.14979	0.13481	0.11983	0.10485	0.08987	0.07489
26000	0.03998	0.14356	0.12921	0.11485	0.10049	0.08614	0.07178
27000	0.03785	0.13766	0.12390	0.11013	0.09636	0.08260	0.06883
28000	0.03594	0.13207	0.11886	0.10565	0.09245	0.07924	0.06603
29000	0.03411	0.12676	0.11409	0.10141	0.08873	0.07606	0.06338
30000	0.03240	0.12173	0.10955	0.09738	0.08521	0.07304	0.06086
31000	0.03081	0.11694	0.10525	0.09355	0.08186	0.07016	0.05847
32000	0.02934	0.11238	0.10115	0.08991	0.07867	0.06743	0.05619
33000	0.02784	0.10805	0.09724	0.08644	0.07563	0.06483	0.05402
34000	0.02649	0.10394	0.09354	0.08315	0.07275	0.06236	0.05197
35000	0.02532	0.10001	0.09001	0.08001	0.07000	0.06000	0.05000
36000	0.02402	0.09627	0.08664	0.07702	0.06739	0.05776	0.04813
37000	0.02295	0.09271	0.08344	0.07417	0.06490	0.05563	0.04635
38000	0.02185	0.08931	0.08038	0.07145	0.06252	0.05359	0.04466
39000	0.02091	0.08607	0.07747	0.06886	0.06025	0.05164	0.04304
40000	0.01997	0.08298	0.07468	0.06638	0.05809	0.04979	0.04149
41000	0.01901	0.08003	0.07203	0.06402	0.05602	0.04802	0.04001
42000	0.01817	0.07721	0.06949	0.06177	0.05405	0.04632	0.03860
43000	0.01729	0.07452	0.06707	0.05962	0.05217	0.04471	0.03726
44000	0.01644	0.07197	0.06477	0.05757	0.05038	0.04318	0.03598
45000	0.01568	0.06954	0.06258	0.05563	0.04868	0.04172	0.03477
46000	0.01490	0.06722	0.06050	0.05378	0.04706	0.04033	0.03361
47000	0.01425	0.06501	0.05851	0.05201	0.04551	0.03901	0.03251
48000	0.01364	0.06290	0.05661	0.05032	0.04403	0.03774	0.03145
49000	0.01304	0.06087	0.05479	0.04870	0.04261	0.03652	0.03044
50000	0.01250	0.05894	0.05304	0.04715	0.04126	0.03536	0.02947
51000	0.01189	0.05710	0.05139	0.04568	0.03997	0.03426	0.02855
52000	0.01134	0.05533	0.04980	0.04427	0.03873	0.03320	0.02767
53000	0.01084	0.05365	0.04829	0.04292	0.03756	0.03219	0.02683
54000	0.01036	0.05205	0.04684	0.04164	0.03643	0.03123	0.02602
55000	0.00990	0.05051	0.04546	0.04041	0.03536	0.03031	0.02526
56000	0.00952	0.04904	0.04414	0.03923	0.03433	0.02943	0.02452
57000	0.00913	0.04763	0.04287	0.03810	0.03334	0.02858	0.02381
58000	0.00875	0.04628	0.04165	0.03702	0.03239	0.02777	0.02314
59000	0.00837	0.04498	0.04048	0.03598	0.03149	0.02699	0.02249
60000	0.00804	0.04374	0.03937	0.03499	0.03062	0.02624	0.02187

Appendix Table: 15 (cont'd)

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			10%	20%	30%	40%	50%
61000	0.00770	0.04255	0.03829	0.03404	0.02978	0.02553	0.02127
62000	0.00746	0.04140	0.03726	0.03312	0.02898	0.02484	0.02070
63000	0.00718	0.04029	0.03626	0.03223	0.02820	0.02418	0.02015
64000	0.00697	0.03922	0.03530	0.03138	0.02745	0.02353	0.01961
65000	0.00669	0.03819	0.03437	0.03055	0.02673	0.02291	0.01909
66000	0.00639	0.03720	0.03348	0.02976	0.02604	0.02232	0.01860
67000	0.00619	0.03624	0.03262	0.02899	0.02537	0.02175	0.01812
68000	0.00594	0.03532	0.03179	0.02826	0.02473	0.02119	0.01766
69000	0.00569	0.03444	0.03100	0.02755	0.02411	0.02067	0.01722
70000	0.00546	0.03360	0.03024	0.02688	0.02352	0.02016	0.01680
75000	0.00462	0.02980	0.02682	0.02384	0.02086	0.01788	0.01490
80000	0.00394	0.02655	0.02390	0.02124	0.01859	0.01593	0.01328
85000	0.00346	0.02374	0.02137	0.01900	0.01662	0.01425	0.01187
90000	0.00302	0.02130	0.01917	0.01704	0.01491	0.01278	0.01065
95000	0.00263	0.01916	0.01725	0.01533	0.01341	0.01150	0.00958
100000	0.00233	0.01729	0.01556	0.01383	0.01210	0.01037	0.00864
105000	0.00203	0.01565	0.01408	0.01252	0.01095	0.00939	0.00782
110000	0.00184	0.01418	0.01277	0.01135	0.00993	0.00851	0.00709
115000	0.00164	0.01287	0.01158	0.01029	0.00901	0.00772	0.00643
120000	0.00146	0.01169	0.01053	0.00936	0.00819	0.00702	0.00585
125000	0.00128	0.01065	0.00959	0.00852	0.00746	0.00639	0.00533
130000	0.00115	0.00973	0.00876	0.00778	0.00681	0.00584	0.00487
135000	0.00106	0.00889	0.00800	0.00711	0.00622	0.00533	0.00445
140000	0.00097	0.00812	0.00731	0.00650	0.00569	0.00487	0.00406
145000	0.00086	0.00743	0.00669	0.00594	0.00520	0.00446	0.00371
150000	0.00076	0.00681	0.00613	0.00545	0.00477	0.00409	0.00340
160000	0.00065	0.00573	0.00516	0.00459	0.00401	0.00344	0.00287
170000	0.00053	0.00483	0.00435	0.00386	0.00338	0.00290	0.00242
180000	0.00042	0.00411	0.00370	0.00329	0.00288	0.00247	0.00205
190000	0.00037	0.00350	0.00315	0.00280	0.00245	0.00210	0.00175
200000	0.00032	0.00299	0.00269	0.00239	0.00209	0.00179	0.00149
210000	0.00025	0.00256	0.00230	0.00205	0.00179	0.00153	0.00128
220000	0.00020	0.00223	0.00201	0.00178	0.00156	0.00134	0.00111
230000	0.00017	0.00195	0.00175	0.00156	0.00136	0.00117	0.00097
240000	0.00015	0.00171	0.00154	0.00137	0.00119	0.00102	0.00085
250000	0.00013	0.00150	0.00135	0.00120	0.00105	0.00090	0.00075
275000	0.00010	0.00107	0.00097	0.00086	0.00075	0.00064	0.00054
300000	0.00006	0.00077	0.00070	0.00062	0.00054	0.00046	0.00039
325000	0.00005	0.00055	0.00050	0.00044	0.00039	0.00033	0.00028
350000	0.00004	0.00038	0.00034	0.00031	0.00027	0.00023	0.00019
375000	0.00002	0.00027	0.00024	0.00022	0.00019	0.00016	0.00013
400000	0.00002	0.00020	0.00018	0.00016	0.00014	0.00012	0.00010
425000	0.00001	0.00014	0.00012	0.00011	0.00010	0.00008	0.00007
450000	0.00001	0.00009	0.00008	0.00007	0.00006	0.00005	0.00005
475000	0.00001	0.00006	0.00005	0.00005	0.00004	0.00003	0.00003
500000	0.00000	0.00004	0.00004	0.00003	0.00003	0.00003	0.00002

Appendix Table: 16

Year: 1995-1996

Type of data: National (1992) - Hospital Only

Population: All eligibles

Projection assumptions: AAPCC = \$575 per month

Projection Factor: 2.0517

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			10%	20%	30%	40%	50%
5000	0.16483	0.41027	0.36924	0.32821	0.28719	0.24616	0.20513
10000	0.10926	0.31198	0.28079	0.24959	0.21839	0.18719	0.15599
15000	0.07996	0.24428	0.21985	0.19542	0.17099	0.14657	0.12214
20000	0.05915	0.19428	0.17485	0.15543	0.13600	0.11657	0.09714
21000	0.05568	0.18597	0.16737	0.14878	0.13018	0.11158	0.09298
22000	0.05275	0.17812	0.16031	0.14249	0.12468	0.10687	0.08906
23000	0.04999	0.17068	0.15361	0.13654	0.11948	0.10241	0.08534
24000	0.04733	0.16363	0.14727	0.13091	0.11454	0.09818	0.08182
25000	0.04489	0.15695	0.14125	0.12556	0.10986	0.09417	0.07847
26000	0.04251	0.15062	0.13556	0.12050	0.10544	0.09037	0.07531
27000	0.04034	0.14462	0.13016	0.11570	0.10123	0.08677	0.07231
28000	0.03837	0.13892	0.12502	0.11113	0.09724	0.08335	0.06946
29000	0.03643	0.13350	0.12015	0.10680	0.09345	0.08010	0.06675
30000	0.03464	0.12835	0.11551	0.10268	0.08984	0.07701	0.06417
31000	0.03302	0.12345	0.11110	0.09876	0.08641	0.07407	0.06172
32000	0.03141	0.11878	0.10691	0.09503	0.08315	0.07127	0.05939
33000	0.02998	0.11434	0.10290	0.09147	0.08004	0.06860	0.05717
34000	0.02861	0.11009	0.09908	0.08807	0.07707	0.06606	0.05505
35000	0.02715	0.10605	0.09545	0.08484	0.07424	0.06363	0.05303
36000	0.02601	0.10221	0.09198	0.08176	0.07154	0.06132	0.05110
37000	0.02477	0.09852	0.08867	0.07882	0.06896	0.05911	0.04926
38000	0.02370	0.09501	0.08551	0.07601	0.06651	0.05701	0.04751
39000	0.02260	0.09166	0.08249	0.07333	0.06416	0.05499	0.04583
40000	0.02162	0.08845	0.07961	0.07076	0.06192	0.05307	0.04423
41000	0.02065	0.08539	0.07685	0.06831	0.05977	0.05123	0.04269
42000	0.01979	0.08246	0.07421	0.06596	0.05772	0.04947	0.04123
43000	0.01892	0.07965	0.07169	0.06372	0.05576	0.04779	0.03983
44000	0.01807	0.07697	0.06927	0.06158	0.05388	0.04618	0.03848
45000	0.01726	0.07441	0.06697	0.05953	0.05209	0.04465	0.03720
46000	0.01644	0.07197	0.06477	0.05757	0.05038	0.04318	0.03598
47000	0.01570	0.06964	0.06268	0.05571	0.04875	0.04178	0.03482
48000	0.01495	0.06742	0.06068	0.05393	0.04719	0.04045	0.03371
49000	0.01432	0.06529	0.05877	0.05224	0.04571	0.03918	0.03265
50000	0.01374	0.06326	0.05694	0.05061	0.04428	0.03796	0.03163
51000	0.01321	0.06131	0.05518	0.04905	0.04291	0.03678	0.03065
52000	0.01267	0.05944	0.05349	0.04755	0.04160	0.03566	0.02972
53000	0.01204	0.05765	0.05188	0.04612	0.04035	0.03459	0.02882
54000	0.01157	0.05594	0.05034	0.04475	0.03916	0.03356	0.02797
55000	0.01101	0.05430	0.04887	0.04344	0.03801	0.03258	0.02715
56000	0.01057	0.05274	0.04746	0.04219	0.03692	0.03164	0.02637
57000	0.01011	0.05124	0.04611	0.04099	0.03587	0.03074	0.02562
58000	0.00972	0.04980	0.04482	0.03984	0.03486	0.02988	0.02490
59000	0.00935	0.04842	0.04358	0.03874	0.03389	0.02905	0.02421
60000	0.00897	0.04709	0.04238	0.03767	0.03296	0.02826	0.02355

Appendix Table: 16 (cont'd)

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			10%	20%	30%	40%	50%
61000	0.00862	0.04582	0.04124	0.03665	0.03207	0.02749	0.02291
62000	0.00826	0.04460	0.04014	0.03568	0.03122	0.02676	0.02230
63000	0.00793	0.04342	0.03908	0.03474	0.03040	0.02605	0.02171
64000	0.00764	0.04230	0.03807	0.03384	0.02961	0.02538	0.02115
65000	0.00742	0.04120	0.03708	0.03296	0.02884	0.02472	0.02060
66000	0.00715	0.04015	0.03614	0.03212	0.02811	0.02409	0.02008
67000	0.00694	0.03913	0.03521	0.03130	0.02739	0.02348	0.01956
68000	0.00667	0.03814	0.03433	0.03051	0.02670	0.02288	0.01907
69000	0.00639	0.03720	0.03348	0.02976	0.02604	0.02232	0.01860
70000	0.00619	0.03628	0.03265	0.02903	0.02540	0.02177	0.01814
75000	0.00514	0.03221	0.02899	0.02577	0.02254	0.01932	0.01610
80000	0.00444	0.02875	0.02588	0.02300	0.02013	0.01725	0.01438
85000	0.00383	0.02578	0.02321	0.02063	0.01805	0.01547	0.01289
90000	0.00335	0.02318	0.02086	0.01855	0.01623	0.01391	0.01159
95000	0.00296	0.02091	0.01882	0.01673	0.01464	0.01254	0.01045
100000	0.00259	0.01890	0.01701	0.01512	0.01323	0.01134	0.00945
105000	0.00230	0.01714	0.01542	0.01371	0.01199	0.01028	0.00857
110000	0.00203	0.01558	0.01402	0.01247	0.01091	0.00935	0.00779
115000	0.00184	0.01418	0.01277	0.01135	0.00993	0.00851	0.00709
120000	0.00165	0.01292	0.01163	0.01034	0.00904	0.00775	0.00646
125000	0.00148	0.01179	0.01061	0.00943	0.00825	0.00707	0.00590
130000	0.00131	0.01078	0.00970	0.00863	0.00755	0.00647	0.00539
135000	0.00117	0.00988	0.00890	0.00791	0.00692	0.00593	0.00494
140000	0.00108	0.00907	0.00816	0.00725	0.00635	0.00544	0.00453
145000	0.00099	0.00832	0.00749	0.00665	0.00582	0.00499	0.00416
150000	0.00089	0.00763	0.00687	0.00611	0.00534	0.00458	0.00382
160000	0.00073	0.00647	0.00582	0.00517	0.00453	0.00388	0.00323
170000	0.00062	0.00548	0.00493	0.00438	0.00384	0.00329	0.00274
180000	0.00051	0.00466	0.00419	0.00373	0.00326	0.00280	0.00233
190000	0.00042	0.00400	0.00360	0.00320	0.00280	0.00240	0.00200
200000	0.00036	0.00343	0.00308	0.00274	0.00240	0.00206	0.00171
210000	0.00031	0.00294	0.00265	0.00236	0.00206	0.00177	0.00147
220000	0.00025	0.00254	0.00229	0.00203	0.00178	0.00152	0.00127
230000	0.00020	0.00223	0.00201	0.00178	0.00156	0.00134	0.00111
240000	0.00017	0.00196	0.00176	0.00157	0.00137	0.00118	0.00098
250000	0.00015	0.00173	0.00155	0.00138	0.00121	0.00104	0.00086
275000	0.00011	0.00126	0.00113	0.00101	0.00088	0.00075	0.00063
300000	0.00009	0.00091	0.00082	0.00073	0.00064	0.00055	0.00046
325000	0.00006	0.00067	0.00061	0.00054	0.00047	0.00040	0.00034
350000	0.00004	0.00048	0.00043	0.00039	0.00034	0.00029	0.00024
375000	0.00003	0.00034	0.00030	0.00027	0.00023	0.00020	0.00017
400000	0.00002	0.00024	0.00022	0.00019	0.00017	0.00015	0.00012
425000	0.00001	0.00018	0.00016	0.00014	0.00013	0.00011	0.00009
450000	0.00001	0.00013	0.00011	0.00010	0.00009	0.00008	0.00006
475000	0.00001	0.00008	0.00007	0.00007	0.00006	0.00005	0.00004
500000	0.00001	0.00005	0.00005	0.00004	0.00004	0.00003	0.00003

Appendix Table: 17

Year: 1995-1996

Type of data: National (1992) - Hospital Only

Population: All eligibles

Projection assumptions: AAPCC = \$600 per month

Projection Factor: 2.1409

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			10%	20%	30%	40%	50%
5000	0.16729	0.41528	0.37375	0.33222	0.29070	0.24917	0.20764
10000	0.11280	0.31869	0.28682	0.25495	0.22308	0.19121	0.15934
15000	0.08287	0.25165	0.22648	0.20132	0.17615	0.15099	0.12582
20000	0.06217	0.20160	0.18144	0.16128	0.14112	0.12096	0.10080
21000	0.05873	0.19321	0.17389	0.15457	0.13525	0.11593	0.09661
22000	0.05539	0.18530	0.16677	0.14824	0.12971	0.11118	0.09265
23000	0.05262	0.17780	0.16002	0.14224	0.12446	0.10668	0.08890
24000	0.04999	0.17068	0.15361	0.13654	0.11948	0.10241	0.08534
25000	0.04741	0.16392	0.14753	0.13113	0.11474	0.09835	0.08196
26000	0.04506	0.15749	0.14174	0.12599	0.11024	0.09450	0.07875
27000	0.04277	0.15140	0.13626	0.12112	0.10598	0.09084	0.07570
28000	0.04067	0.14560	0.13104	0.11648	0.10192	0.08736	0.07280
29000	0.03879	0.14008	0.12607	0.11206	0.09806	0.08405	0.07004
30000	0.03693	0.13483	0.12134	0.10786	0.09438	0.08090	0.06741
31000	0.03518	0.12982	0.11684	0.10386	0.09087	0.07789	0.06491
32000	0.03350	0.12505	0.11255	0.10004	0.08754	0.07503	0.06253
33000	0.03200	0.12051	0.10846	0.09640	0.08435	0.07230	0.06025
34000	0.03057	0.11616	0.10455	0.09293	0.08131	0.06970	0.05808
35000	0.02921	0.11201	0.10081	0.08961	0.07841	0.06721	0.05601
36000	0.02784	0.10805	0.09724	0.08644	0.07563	0.06483	0.05402
37000	0.02662	0.10427	0.09384	0.08342	0.07299	0.06256	0.05213
38000	0.02555	0.10065	0.09058	0.08052	0.07045	0.06039	0.05032
39000	0.02437	0.09718	0.08747	0.07775	0.06803	0.05831	0.04859
40000	0.02333	0.09388	0.08449	0.07510	0.06571	0.05633	0.04694
41000	0.02232	0.09071	0.08164	0.07257	0.06350	0.05442	0.04535
42000	0.02141	0.08768	0.07891	0.07014	0.06137	0.05261	0.04384
43000	0.02046	0.08477	0.07629	0.06781	0.05934	0.05086	0.04238
44000	0.01962	0.08198	0.07378	0.06558	0.05739	0.04919	0.04099
45000	0.01884	0.07931	0.07138	0.06345	0.05552	0.04759	0.03966
46000	0.01801	0.07675	0.06908	0.06140	0.05373	0.04605	0.03838
47000	0.01723	0.07430	0.06687	0.05944	0.05201	0.04458	0.03715
48000	0.01644	0.07196	0.06477	0.05757	0.05038	0.04318	0.03598
49000	0.01573	0.06973	0.06276	0.05579	0.04881	0.04184	0.03487
50000	0.01500	0.06760	0.06084	0.05408	0.04732	0.04056	0.03380
51000	0.01439	0.06555	0.05900	0.05244	0.04589	0.03933	0.03278
52000	0.01383	0.06359	0.05723	0.05088	0.04452	0.03816	0.03180
53000	0.01333	0.06171	0.05554	0.04937	0.04320	0.03702	0.03085
54000	0.01279	0.05990	0.05391	0.04792	0.04193	0.03594	0.02995
55000	0.01219	0.05816	0.05234	0.04653	0.04071	0.03489	0.02908
56000	0.01172	0.05650	0.05085	0.04520	0.03955	0.03390	0.02825
57000	0.01123	0.05490	0.04941	0.04392	0.03843	0.03294	0.02745
58000	0.01075	0.05338	0.04804	0.04270	0.03737	0.03203	0.02669
59000	0.01031	0.05192	0.04672	0.04153	0.03634	0.03115	0.02596
60000	0.00990	0.05051	0.04546	0.04041	0.03536	0.03031	0.02526

Appendix Table: 17 (cont'd)

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			10%	20%	30%	40%	50%
61000	0.00956	0.04916	0.04425	0.03933	0.03441	0.02950	0.02458
62000	0.00920	0.04786	0.04307	0.03829	0.03350	0.02872	0.02393
63000	0.00882	0.04661	0.04195	0.03729	0.03263	0.02797	0.02330
64000	0.00847	0.04541	0.04086	0.03632	0.03178	0.02724	0.02270
65000	0.00817	0.04425	0.03983	0.03540	0.03098	0.02655	0.02213
66000	0.00787	0.04314	0.03882	0.03451	0.03020	0.02588	0.02157
67000	0.00759	0.04207	0.03786	0.03365	0.02945	0.02524	0.02103
68000	0.00736	0.04103	0.03692	0.03282	0.02872	0.02462	0.02051
69000	0.00713	0.04002	0.03602	0.03202	0.02801	0.02401	0.02001
70000	0.00691	0.03904	0.03514	0.03123	0.02733	0.02343	0.01952
75000	0.00575	0.03466	0.03119	0.02773	0.02426	0.02080	0.01733
80000	0.00487	0.03100	0.02790	0.02480	0.02170	0.01860	0.01550
85000	0.00421	0.02784	0.02505	0.02227	0.01949	0.01670	0.01392
90000	0.00370	0.02510	0.02259	0.02008	0.01757	0.01506	0.01255
95000	0.00326	0.02268	0.02042	0.01815	0.01588	0.01361	0.01134
100000	0.00289	0.02056	0.01850	0.01644	0.01439	0.01233	0.01028
105000	0.00254	0.01867	0.01680	0.01494	0.01307	0.01120	0.00934
110000	0.00227	0.01700	0.01530	0.01360	0.01190	0.01020	0.00850
115000	0.00202	0.01552	0.01397	0.01242	0.01086	0.00931	0.00776
120000	0.00184	0.01418	0.01277	0.01135	0.00993	0.00851	0.00709
125000	0.00165	0.01297	0.01167	0.01038	0.00908	0.00778	0.00649
130000	0.00149	0.01188	0.01069	0.00950	0.00832	0.00713	0.00594
135000	0.00132	0.01090	0.00981	0.00872	0.00763	0.00654	0.00545
140000	0.00120	0.01003	0.00902	0.00802	0.00702	0.00602	0.00501
145000	0.00110	0.00923	0.00831	0.00738	0.00646	0.00554	0.00462
150000	0.00101	0.00850	0.00765	0.00680	0.00595	0.00510	0.00425
160000	0.00084	0.00721	0.00649	0.00577	0.00505	0.00433	0.00361
170000	0.00070	0.00616	0.00555	0.00493	0.00431	0.00370	0.00308
180000	0.00060	0.00526	0.00473	0.00421	0.00368	0.00316	0.00263
190000	0.00048	0.00451	0.00406	0.00361	0.00316	0.00271	0.00225
200000	0.00042	0.00390	0.00351	0.00312	0.00273	0.00234	0.00195
210000	0.00035	0.00336	0.00302	0.00269	0.00235	0.00202	0.00168
220000	0.00030	0.00291	0.00262	0.00233	0.00204	0.00174	0.00145
230000	0.00025	0.00253	0.00227	0.00202	0.00177	0.00152	0.00126
240000	0.00020	0.00223	0.00201	0.00178	0.00156	0.00134	0.00111
250000	0.00017	0.00197	0.00177	0.00158	0.00138	0.00118	0.00099
275000	0.00013	0.00145	0.00131	0.00116	0.00102	0.00087	0.00073
300000	0.00010	0.00107	0.00097	0.00086	0.00075	0.00064	0.00054
325000	0.00006	0.00079	0.00072	0.00064	0.00056	0.00048	0.00040
350000	0.00006	0.00059	0.00053	0.00047	0.00041	0.00035	0.00029
375000	0.00004	0.00042	0.00038	0.00034	0.00029	0.00025	0.00021
400000	0.00003	0.00030	0.00027	0.00024	0.00021	0.00018	0.00015
425000	0.00002	0.00022	0.00020	0.00018	0.00016	0.00013	0.00011
450000	0.00001	0.00017	0.00015	0.00013	0.00012	0.00010	0.00008
475000	0.00001	0.00012	0.00011	0.00009	0.00008	0.00007	0.00006
500000	0.00001	0.00008	0.00007	0.00006	0.00005	0.00005	0.00004

Appendix Table: 18

Year: 1995-1996

Type of data: National (1992) - Hospital Only

Population: All eligibles

Projection assumptions: AAPCC = \$625 per month

Projection Factor: 2.2302

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			10%	20%	30%	40%	50%
5000	0.16930	0.41998	0.37798	0.33598	0.29398	0.25199	0.20999
10000	0.11619	0.32507	0.29256	0.26005	0.22755	0.19504	0.16253
15000	0.08591	0.25870	0.23283	0.20696	0.18109	0.15522	0.12935
20000	0.06494	0.20868	0.18781	0.16694	0.14607	0.12521	0.10434
21000	0.06157	0.20024	0.18022	0.16019	0.14017	0.12015	0.10012
22000	0.05826	0.19225	0.17303	0.15380	0.13458	0.11535	0.09613
23000	0.05520	0.18470	0.16623	0.14776	0.12929	0.11082	0.09235
24000	0.05250	0.17752	0.15977	0.14202	0.12427	0.10651	0.08876
25000	0.04999	0.17069	0.15362	0.13656	0.11949	0.10242	0.08535
26000	0.04754	0.16420	0.14778	0.13136	0.11494	0.09852	0.08210
27000	0.04524	0.15801	0.14221	0.12641	0.11061	0.09480	0.07900
28000	0.04303	0.15212	0.13691	0.12170	0.10649	0.09127	0.07606
29000	0.04103	0.14652	0.13187	0.11721	0.10256	0.08791	0.07326
30000	0.03914	0.14118	0.12706	0.11294	0.09882	0.08471	0.07059
31000	0.03738	0.13608	0.12247	0.10886	0.09525	0.08165	0.06804
32000	0.03564	0.13121	0.11809	0.10497	0.09185	0.07873	0.06561
33000	0.03405	0.12657	0.11391	0.10125	0.08860	0.07594	0.06328
34000	0.03249	0.12213	0.10992	0.09770	0.08549	0.07328	0.06107
35000	0.03111	0.11789	0.10610	0.09431	0.08252	0.07073	0.05894
36000	0.02982	0.11383	0.10244	0.09106	0.07968	0.06830	0.05691
37000	0.02856	0.10994	0.09894	0.08795	0.07696	0.06596	0.05497
38000	0.02720	0.10622	0.09560	0.08498	0.07436	0.06373	0.05311
39000	0.02614	0.10267	0.09240	0.08213	0.07187	0.06160	0.05133
40000	0.02509	0.09925	0.08933	0.07940	0.06948	0.05955	0.04963
41000	0.02394	0.09599	0.08639	0.07679	0.06719	0.05759	0.04799
42000	0.02298	0.09286	0.08357	0.07429	0.06500	0.05571	0.04643
43000	0.02203	0.08985	0.08087	0.07188	0.06290	0.05391	0.04493
44000	0.02121	0.08697	0.07828	0.06958	0.06088	0.05218	0.04349
45000	0.02030	0.08421	0.07579	0.06737	0.05895	0.05053	0.04210
46000	0.01952	0.08155	0.07340	0.06524	0.05709	0.04893	0.04078
47000	0.01877	0.07901	0.07111	0.06320	0.05530	0.04740	0.03950
48000	0.01798	0.07656	0.06890	0.06125	0.05359	0.04594	0.03828
49000	0.01719	0.07422	0.06679	0.05937	0.05195	0.04453	0.03711
50000	0.01645	0.07197	0.06478	0.05758	0.05038	0.04318	0.03599
51000	0.01577	0.06983	0.06285	0.05586	0.04888	0.04190	0.03491
52000	0.01508	0.06777	0.06100	0.05422	0.04744	0.04066	0.03389
53000	0.01448	0.06580	0.05922	0.05264	0.04606	0.03948	0.03290
54000	0.01392	0.06391	0.05752	0.05113	0.04474	0.03835	0.03195
55000	0.01345	0.06209	0.05588	0.04967	0.04346	0.03725	0.03104
56000	0.01287	0.06033	0.05430	0.04826	0.04223	0.03620	0.03017
57000	0.01240	0.05864	0.05278	0.04691	0.04105	0.03519	0.02932
58000	0.01187	0.05703	0.05133	0.04562	0.03992	0.03422	0.02851
59000	0.01140	0.05548	0.04993	0.04438	0.03883	0.03329	0.02774
60000	0.01090	0.05399	0.04859	0.04319	0.03779	0.03239	0.02699

Appendix Table: 18 (cont'd)

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			10%	20%	30%	40%	50%
61000	0.01052	0.05256	0.04730	0.04205	0.03679	0.03154	0.02628
62000	0.01011	0.05119	0.04607	0.04095	0.03583	0.03071	0.02559
63000	0.00973	0.04986	0.04488	0.03989	0.03491	0.02992	0.02493
64000	0.00938	0.04859	0.04373	0.03887	0.03401	0.02915	0.02429
65000	0.00905	0.04736	0.04262	0.03789	0.03315	0.02842	0.02368
66000	0.00873	0.04618	0.04156	0.03694	0.03232	0.02771	0.02309
67000	0.00837	0.04504	0.04053	0.03603	0.03153	0.02702	0.02252
68000	0.00808	0.04394	0.03955	0.03515	0.03076	0.02636	0.02197
69000	0.00779	0.04288	0.03859	0.03430	0.03002	0.02573	0.02144
70000	0.00755	0.04186	0.03767	0.03349	0.02930	0.02512	0.02093
75000	0.00639	0.03720	0.03348	0.02976	0.02604	0.02232	0.01860
80000	0.00538	0.03328	0.02995	0.02662	0.02329	0.01997	0.01664
85000	0.00467	0.02994	0.02695	0.02395	0.02096	0.01797	0.01497
90000	0.00404	0.02704	0.02433	0.02163	0.01893	0.01622	0.01352
95000	0.00361	0.02450	0.02205	0.01960	0.01715	0.01470	0.01225
100000	0.00317	0.02224	0.02002	0.01779	0.01557	0.01334	0.01112
105000	0.00283	0.02024	0.01822	0.01619	0.01417	0.01214	0.01012
110000	0.00251	0.01846	0.01662	0.01477	0.01292	0.01108	0.00923
115000	0.00224	0.01687	0.01519	0.01350	0.01181	0.01012	0.00844
120000	0.00201	0.01547	0.01392	0.01237	0.01083	0.00928	0.00773
125000	0.00184	0.01419	0.01277	0.01135	0.00993	0.00851	0.00709
130000	0.00166	0.01302	0.01172	0.01041	0.00911	0.00781	0.00651
135000	0.00149	0.01197	0.01077	0.00957	0.00838	0.00718	0.00598
140000	0.00135	0.01101	0.00991	0.00881	0.00771	0.00661	0.00551
145000	0.00121	0.01016	0.00915	0.00813	0.00711	0.00610	0.00508
150000	0.00112	0.00939	0.00845	0.00751	0.00657	0.00563	0.00469
160000	0.00095	0.00801	0.00721	0.00641	0.00561	0.00480	0.00400
170000	0.00077	0.00686	0.00617	0.00549	0.00480	0.00411	0.00343
180000	0.00067	0.00590	0.00531	0.00472	0.00413	0.00354	0.00295
190000	0.00057	0.00506	0.00456	0.00405	0.00354	0.00304	0.00253
200000	0.00046	0.00438	0.00394	0.00350	0.00307	0.00263	0.00219
210000	0.00041	0.00380	0.00342	0.00304	0.00266	0.00228	0.00190
220000	0.00034	0.00330	0.00297	0.00264	0.00231	0.00198	0.00165
230000	0.00030	0.00287	0.00259	0.00230	0.00201	0.00172	0.00144
240000	0.00024	0.00251	0.00226	0.00201	0.00176	0.00151	0.00126
250000	0.00020	0.00223	0.00201	0.00178	0.00156	0.00134	0.00111
275000	0.00015	0.00166	0.00150	0.00133	0.00116	0.00100	0.00083
300000	0.00011	0.00124	0.00112	0.00099	0.00087	0.00075	0.00062
325000	0.00009	0.00092	0.00083	0.00074	0.00065	0.00055	0.00046
350000	0.00006	0.00070	0.00063	0.00056	0.00049	0.00042	0.00035
375000	0.00005	0.00051	0.00046	0.00041	0.00036	0.00031	0.00026
400000	0.00004	0.00037	0.00033	0.00030	0.00026	0.00022	0.00019
425000	0.00002	0.00027	0.00025	0.00022	0.00019	0.00016	0.00014
450000	0.00002	0.00021	0.00019	0.00016	0.00014	0.00012	0.00010
475000	0.00001	0.00015	0.00014	0.00012	0.00011	0.00009	0.00008
500000	0.00001	0.00011	0.00010	0.00009	0.00008	0.00007	0.00005

Appendix Table: 19

Year: 1995-1996

Type of data: National (1992) - Hospital Only

Population: All eligibles

Projection assumptions: AAPCC = \$650 per month

Projection Factor: 2.3194

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			10%	20%	30%	40%	50%
5000	0.17103	0.42434	0.38190	0.33947	0.29704	0.25460	0.21217
10000	0.11956	0.33111	0.29800	0.26489	0.23178	0.19867	0.16555
15000	0.08874	0.26541	0.23887	0.21233	0.18579	0.15925	0.13271
20000	0.06792	0.21549	0.19394	0.17239	0.15085	0.12930	0.10775
21000	0.06429	0.20702	0.18632	0.16561	0.14491	0.12421	0.10351
22000	0.06107	0.19898	0.17909	0.15919	0.13929	0.11939	0.09949
23000	0.05791	0.19136	0.17222	0.15309	0.13395	0.11482	0.09568
24000	0.05498	0.18413	0.16572	0.14731	0.12889	0.11048	0.09207
25000	0.05240	0.17725	0.15953	0.14180	0.12408	0.10635	0.08863
26000	0.04999	0.17069	0.15362	0.13655	0.11949	0.10242	0.08535
27000	0.04762	0.16444	0.14799	0.13155	0.11511	0.09866	0.08222
28000	0.04540	0.15847	0.14262	0.12678	0.11093	0.09508	0.07924
29000	0.04330	0.15279	0.13751	0.12223	0.10695	0.09167	0.07639
30000	0.04137	0.14736	0.13263	0.11789	0.10315	0.08842	0.07368
31000	0.03950	0.14218	0.12796	0.11375	0.09953	0.08531	0.07109
32000	0.03773	0.13723	0.12351	0.10979	0.09606	0.08234	0.06862
33000	0.03607	0.13250	0.11925	0.10600	0.09275	0.07950	0.06625
34000	0.03450	0.12797	0.11517	0.10238	0.08958	0.07678	0.06399
35000	0.03307	0.12364	0.11128	0.09891	0.08655	0.07419	0.06182
36000	0.03163	0.11950	0.10755	0.09560	0.08365	0.07170	0.05975
37000	0.03035	0.11552	0.10397	0.09242	0.08087	0.06931	0.05776
38000	0.02911	0.11171	0.10054	0.08937	0.07820	0.06703	0.05586
39000	0.02785	0.10806	0.09725	0.08644	0.07564	0.06483	0.05403
40000	0.02668	0.10456	0.09411	0.08365	0.07319	0.06274	0.05228
41000	0.02574	0.10120	0.09108	0.08096	0.07084	0.06072	0.05060
42000	0.02457	0.09798	0.08818	0.07838	0.06858	0.05879	0.04899
43000	0.02364	0.09489	0.08540	0.07591	0.06642	0.05693	0.04744
44000	0.02270	0.09192	0.08273	0.07353	0.06434	0.05515	0.04596
45000	0.02179	0.08907	0.08016	0.07125	0.06235	0.05344	0.04453
46000	0.02098	0.08632	0.07769	0.06906	0.06043	0.05179	0.04316
47000	0.02017	0.08369	0.07532	0.06695	0.05858	0.05021	0.04184
48000	0.01938	0.08115	0.07304	0.06492	0.05681	0.04869	0.04058
49000	0.01866	0.07872	0.07085	0.06297	0.05510	0.04723	0.03936
50000	0.01790	0.07637	0.06874	0.06110	0.05346	0.04582	0.03819
51000	0.01717	0.07413	0.06671	0.05930	0.05189	0.04448	0.03706
52000	0.01645	0.07197	0.06477	0.05758	0.05038	0.04318	0.03599
53000	0.01579	0.06991	0.06292	0.05593	0.04894	0.04195	0.03495
54000	0.01512	0.06793	0.06113	0.05434	0.04755	0.04076	0.03396
55000	0.01457	0.06603	0.05942	0.05282	0.04622	0.03962	0.03301
56000	0.01400	0.06420	0.05778	0.05136	0.04494	0.03852	0.03210
57000	0.01353	0.06243	0.05619	0.04995	0.04370	0.03746	0.03122
58000	0.01301	0.06073	0.05466	0.04858	0.04251	0.03644	0.03036
59000	0.01255	0.05909	0.05318	0.04727	0.04136	0.03545	0.02954
60000	0.01199	0.05752	0.05177	0.04601	0.04026	0.03451	0.02876

Appendix Table: 19 (cont'd)

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			10%	20%	30%	40%	50%
61000	0.01159	0.05601	0.05041	0.04481	0.03920	0.03360	0.02800
62000	0.01111	0.05455	0.04910	0.04364	0.03819	0.03273	0.02728
63000	0.01070	0.05316	0.04784	0.04253	0.03721	0.03189	0.02658
64000	0.01029	0.05181	0.04663	0.04145	0.03627	0.03109	0.02591
65000	0.00990	0.05052	0.04547	0.04041	0.03536	0.03031	0.02526
66000	0.00958	0.04927	0.04434	0.03942	0.03449	0.02956	0.02463
67000	0.00925	0.04806	0.04326	0.03845	0.03364	0.02884	0.02403
68000	0.00891	0.04690	0.04221	0.03752	0.03283	0.02814	0.02345
69000	0.00859	0.04577	0.04120	0.03662	0.03204	0.02746	0.02289
70000	0.00828	0.04469	0.04022	0.03576	0.03129	0.02682	0.02235
75000	0.00709	0.03980	0.03582	0.03184	0.02786	0.02388	0.01990
80000	0.00604	0.03560	0.03204	0.02848	0.02492	0.02136	0.01780
85000	0.00511	0.03207	0.02886	0.02565	0.02245	0.01924	0.01603
90000	0.00448	0.02901	0.02610	0.02320	0.02030	0.01740	0.01450
95000	0.00391	0.02633	0.02369	0.02106	0.01843	0.01580	0.01316
100000	0.00351	0.02395	0.02155	0.01916	0.01676	0.01437	0.01197
105000	0.00310	0.02184	0.01966	0.01747	0.01529	0.01310	0.01092
110000	0.00278	0.01995	0.01796	0.01596	0.01397	0.01197	0.00998
115000	0.00248	0.01827	0.01644	0.01462	0.01279	0.01096	0.00914
120000	0.00222	0.01676	0.01508	0.01341	0.01173	0.01006	0.00838
125000	0.00201	0.01542	0.01387	0.01233	0.01079	0.00925	0.00771
130000	0.00184	0.01419	0.01277	0.01135	0.00993	0.00851	0.00709
135000	0.00167	0.01306	0.01175	0.01045	0.00914	0.00784	0.00653
140000	0.00150	0.01204	0.01084	0.00963	0.00843	0.00723	0.00602
145000	0.00137	0.01112	0.01001	0.00889	0.00778	0.00667	0.00556
150000	0.00123	0.01029	0.00926	0.00823	0.00720	0.00617	0.00514
160000	0.00105	0.00883	0.00795	0.00706	0.00618	0.00530	0.00442
170000	0.00089	0.00758	0.00682	0.00607	0.00531	0.00455	0.00379
180000	0.00074	0.00655	0.00589	0.00524	0.00458	0.00393	0.00327
190000	0.00065	0.00566	0.00509	0.00453	0.00396	0.00340	0.00283
200000	0.00054	0.00489	0.00440	0.00392	0.00343	0.00294	0.00245
210000	0.00045	0.00426	0.00384	0.00341	0.00298	0.00256	0.00213
220000	0.00040	0.00372	0.00335	0.00298	0.00260	0.00223	0.00186
230000	0.00033	0.00325	0.00293	0.00260	0.00228	0.00195	0.00163
240000	0.00029	0.00284	0.00256	0.00228	0.00199	0.00171	0.00142
250000	0.00023	0.00250	0.00225	0.00200	0.00175	0.00150	0.00125
275000	0.00016	0.00188	0.00169	0.00151	0.00132	0.00113	0.00094
300000	0.00013	0.00142	0.00128	0.00114	0.00099	0.00085	0.00071
325000	0.00010	0.00107	0.00097	0.00086	0.00075	0.00064	0.00054
350000	0.00006	0.00081	0.00073	0.00065	0.00057	0.00049	0.00041
375000	0.00006	0.00062	0.00056	0.00049	0.00043	0.00037	0.00031
400000	0.00004	0.00046	0.00041	0.00037	0.00032	0.00027	0.00023
425000	0.00003	0.00033	0.00030	0.00027	0.00023	0.00020	0.00017
450000	0.00002	0.00025	0.00022	0.00020	0.00017	0.00015	0.00012
475000	0.00002	0.00019	0.00017	0.00015	0.00013	0.00011	0.00009
500000	0.00001	0.00014	0.00013	0.00011	0.00010	0.00008	0.00007

Appendix Table: 20

Year: 1995-1996

Type of data: National (1992) - Hospital Only

Population: All eligibles

Projection assumptions: AAPCC = \$675 per month

Projection Factor: 2.4086

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			10%	20%	30%	40%	50%
5000	0.17265	0.42842	0.38557	0.34273	0.29989	0.25705	0.21421
10000	0.12305	0.33687	0.30318	0.26949	0.23581	0.20212	0.16843
15000	0.09136	0.27183	0.24464	0.21746	0.19028	0.16310	0.13591
20000	0.07065	0.22208	0.19987	0.17766	0.15545	0.13325	0.11004
21000	0.06717	0.21357	0.19221	0.17085	0.14950	0.12814	0.10678
22000	0.06365	0.20550	0.18495	0.16440	0.14385	0.12330	0.10275
23000	0.06055	0.19783	0.17805	0.15826	0.13848	0.11870	0.09891
24000	0.05753	0.19054	0.17148	0.15243	0.13338	0.11432	0.09527
25000	0.05477	0.18361	0.16525	0.14689	0.12853	0.11017	0.09181
26000	0.05229	0.17700	0.15930	0.14160	0.12390	0.10620	0.08850
27000	0.04999	0.17069	0.15362	0.13655	0.11948	0.10242	0.08535
28000	0.04769	0.16466	0.14820	0.13173	0.11526	0.09880	0.08233
29000	0.04559	0.15890	0.14301	0.12712	0.11123	0.09534	0.07945
30000	0.04355	0.15340	0.13806	0.12272	0.10738	0.09204	0.07670
31000	0.04168	0.14815	0.13334	0.11852	0.10371	0.08889	0.07408
32000	0.03984	0.14312	0.12881	0.11450	0.10019	0.08587	0.07156
33000	0.03812	0.13831	0.12448	0.11065	0.09682	0.08299	0.06916
34000	0.03651	0.13370	0.12033	0.10696	0.09359	0.08022	0.06685
35000	0.03498	0.12929	0.11636	0.10343	0.09050	0.07757	0.06464
36000	0.03350	0.12506	0.11256	0.10005	0.08754	0.07504	0.06253
37000	0.03216	0.12101	0.10891	0.09681	0.08471	0.07261	0.06051
38000	0.03087	0.11712	0.10541	0.09370	0.08199	0.07027	0.05856
39000	0.02969	0.11339	0.10205	0.09071	0.07937	0.06803	0.05669
40000	0.02852	0.10980	0.09882	0.08784	0.07686	0.06588	0.05490
41000	0.02727	0.10635	0.09572	0.08508	0.07445	0.06381	0.05318
42000	0.02627	0.10305	0.09275	0.08244	0.07214	0.06183	0.05153
43000	0.02528	0.09987	0.08988	0.07990	0.06991	0.05992	0.04994
44000	0.02422	0.09682	0.08714	0.07745	0.06777	0.05809	0.04841
45000	0.02333	0.09388	0.08449	0.07511	0.06572	0.05633	0.04694
46000	0.02242	0.09106	0.08196	0.07285	0.06374	0.05464	0.04553
47000	0.02158	0.08835	0.07951	0.07068	0.06184	0.05301	0.04417
48000	0.02080	0.08573	0.07716	0.06858	0.06001	0.05144	0.04286
49000	0.02003	0.08321	0.07489	0.06657	0.05825	0.04993	0.04161
50000	0.01928	0.08079	0.07271	0.06463	0.05655	0.04847	0.04039
51000	0.01858	0.07845	0.07061	0.06276	0.05492	0.04707	0.03923
52000	0.01784	0.07620	0.06858	0.06096	0.05334	0.04572	0.03810
53000	0.01714	0.07405	0.06664	0.05924	0.05183	0.04443	0.03702
54000	0.01645	0.07197	0.06477	0.05758	0.05038	0.04318	0.03599
55000	0.01581	0.06998	0.06299	0.05599	0.04899	0.04199	0.03499
56000	0.01516	0.06807	0.06126	0.05446	0.04765	0.04084	0.03404
57000	0.01463	0.06623	0.05961	0.05299	0.04636	0.03974	0.03312
58000	0.01410	0.06446	0.05802	0.05157	0.04512	0.03868	0.03223
59000	0.01361	0.06275	0.05648	0.05020	0.04393	0.03765	0.03138
60000	0.01315	0.06110	0.05499	0.04888	0.04277	0.03666	0.03055

Appendix Table: 20 (cont'd)

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			10%	20%	30%	40%	50%
61000	0.01269	0.05951	0.05356	0.04761	0.04166	0.03571	0.02975
62000	0.01212	0.05798	0.05218	0.04638	0.04058	0.03479	0.02899
63000	0.01172	0.05650	0.05085	0.04520	0.03955	0.03390	0.02825
64000	0.01127	0.05508	0.04958	0.04407	0.03856	0.03305	0.02754
65000	0.01085	0.05372	0.04835	0.04298	0.03760	0.03223	0.02686
66000	0.01047	0.05240	0.04716	0.04192	0.03668	0.03144	0.02620
67000	0.01010	0.05113	0.04602	0.04091	0.03579	0.03068	0.02557
68000	0.00973	0.04991	0.04492	0.03993	0.03494	0.02995	0.02496
69000	0.00944	0.04873	0.04385	0.03898	0.03411	0.02924	0.02436
70000	0.00912	0.04758	0.04282	0.03807	0.03331	0.02855	0.02379
75000	0.00768	0.04242	0.03818	0.03394	0.02970	0.02545	0.02121
80000	0.00662	0.03800	0.03420	0.03040	0.02660	0.02280	0.01900
85000	0.00561	0.03422	0.03080	0.02738	0.02396	0.02053	0.01711
90000	0.00487	0.03100	0.02790	0.02480	0.02170	0.01860	0.01550
95000	0.00430	0.02817	0.02535	0.02254	0.01972	0.01690	0.01408
100000	0.00380	0.02568	0.02312	0.02055	0.01798	0.01541	0.01284
105000	0.00340	0.02346	0.02111	0.01877	0.01642	0.01407	0.01173
110000	0.00306	0.02147	0.01933	0.01718	0.01503	0.01288	0.01074
115000	0.00272	0.01969	0.01772	0.01575	0.01378	0.01181	0.00985
120000	0.00245	0.01810	0.01629	0.01448	0.01267	0.01086	0.00905
125000	0.00219	0.01665	0.01499	0.01332	0.01166	0.00999	0.00833
130000	0.00200	0.01537	0.01383	0.01229	0.01076	0.00922	0.00768
135000	0.00184	0.01419	0.01277	0.01135	0.00993	0.00851	0.00709
140000	0.00167	0.01310	0.01179	0.01048	0.00917	0.00786	0.00655
145000	0.00151	0.01211	0.01090	0.00969	0.00848	0.00727	0.00606
150000	0.00139	0.01122	0.01009	0.00897	0.00785	0.00673	0.00561
160000	0.00115	0.00967	0.00870	0.00773	0.00677	0.00580	0.00483
170000	0.00099	0.00835	0.00751	0.00668	0.00584	0.00501	0.00417
180000	0.00084	0.00721	0.00649	0.00577	0.00505	0.00433	0.00361
190000	0.00071	0.00627	0.00565	0.00502	0.00439	0.00376	0.00314
200000	0.00062	0.00545	0.00490	0.00436	0.00381	0.00327	0.00272
210000	0.00052	0.00474	0.00427	0.00379	0.00332	0.00285	0.00237
220000	0.00043	0.00416	0.00374	0.00333	0.00291	0.00249	0.00208
230000	0.00038	0.00365	0.00328	0.00292	0.00255	0.00219	0.00182
240000	0.00033	0.00320	0.00288	0.00256	0.00224	0.00192	0.00160
250000	0.00029	0.00282	0.00253	0.00225	0.00197	0.00169	0.00141
275000	0.00019	0.00211	0.00190	0.00169	0.00148	0.00127	0.00105
300000	0.00014	0.00161	0.00145	0.00129	0.00113	0.00096	0.00080
325000	0.00011	0.00123	0.00111	0.00098	0.00086	0.00074	0.00061
350000	0.00009	0.00093	0.00084	0.00075	0.00065	0.00056	0.00047
375000	0.00006	0.00072	0.00065	0.00058	0.00051	0.00043	0.00036
400000	0.00005	0.00054	0.00049	0.00044	0.00038	0.00033	0.00027
425000	0.00004	0.00040	0.00036	0.00032	0.00028	0.00024	0.00020
450000	0.00003	0.00030	0.00027	0.00024	0.00021	0.00018	0.00015
475000	0.00002	0.00023	0.00021	0.00018	0.00016	0.00014	0.00012
500000	0.00001	0.00018	0.00016	0.00014	0.00012	0.00011	0.00009

Appendix Table: 21

Year: 1995-1996

Type of data: National (1992) - Hospital Only

Population: All eligibles

Projection assumptions: AAPCC = \$700 per month

Projection Factor: 2.4978

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			10%	20%	30%	40%	50%
5000	0.17398	0.43223	0.38901	0.34579	0.30256	0.25934	0.21612
10000	0.12640	0.34236	0.30813	0.27389	0.23965	0.20542	0.17118
15000	0.09389	0.27795	0.25016	0.22236	0.19457	0.16677	0.13898
20000	0.07335	0.22842	0.20558	0.18274	0.15989	0.13705	0.11421
21000	0.06979	0.21991	0.19792	0.17592	0.15393	0.13194	0.10995
22000	0.06639	0.21180	0.19062	0.16944	0.14826	0.12708	0.10590
23000	0.06312	0.20410	0.18369	0.16328	0.14287	0.12246	0.10205
24000	0.06011	0.19676	0.17709	0.15741	0.13773	0.11806	0.09838
25000	0.05722	0.18978	0.17080	0.15182	0.13284	0.11387	0.09489
26000	0.05458	0.18313	0.16481	0.14650	0.12819	0.10988	0.09156
27000	0.05222	0.17677	0.15909	0.14142	0.12374	0.10606	0.08839
28000	0.04999	0.17069	0.15362	0.13655	0.11948	0.10241	0.08535
29000	0.04776	0.16487	0.14839	0.13190	0.11541	0.09892	0.08244
30000	0.04576	0.15930	0.14337	0.12744	0.11151	0.09558	0.07965
31000	0.04373	0.15398	0.13858	0.12318	0.10779	0.09239	0.07699
32000	0.04190	0.14889	0.13400	0.11911	0.10422	0.08933	0.07444
33000	0.04013	0.14400	0.12960	0.11520	0.10080	0.08640	0.07200
34000	0.03853	0.13932	0.12539	0.11146	0.09753	0.08359	0.06966
35000	0.03693	0.13484	0.12135	0.10787	0.09438	0.08090	0.06742
36000	0.03544	0.13053	0.11748	0.10442	0.09137	0.07832	0.06527
37000	0.03399	0.12640	0.11376	0.10112	0.08848	0.07584	0.06320
38000	0.03262	0.12244	0.11019	0.09795	0.08571	0.07346	0.06122
39000	0.03136	0.11863	0.10677	0.09490	0.08304	0.07118	0.05931
40000	0.03016	0.11497	0.10347	0.09197	0.08048	0.06898	0.05748
41000	0.02902	0.11144	0.10030	0.08916	0.07801	0.06687	0.05572
42000	0.02785	0.10805	0.09725	0.08644	0.07564	0.06483	0.05403
43000	0.02674	0.10481	0.09433	0.08385	0.07336	0.06288	0.05240
44000	0.02585	0.10168	0.09151	0.08134	0.07117	0.06101	0.05084
45000	0.02484	0.09866	0.08879	0.07892	0.06906	0.05919	0.04933
46000	0.02389	0.09576	0.08618	0.07661	0.06703	0.05745	0.04788
47000	0.02301	0.09296	0.08367	0.07437	0.06507	0.05578	0.04648
48000	0.02218	0.09027	0.08125	0.07222	0.06319	0.05416	0.04514
49000	0.02141	0.08768	0.07891	0.07015	0.06138	0.05261	0.04384
50000	0.02058	0.08518	0.07666	0.06814	0.05963	0.05111	0.04259
51000	0.01990	0.08277	0.07449	0.06622	0.05794	0.04966	0.04139
52000	0.01914	0.08045	0.07240	0.06436	0.05631	0.04827	0.04022
53000	0.01848	0.07821	0.07038	0.06256	0.05474	0.04692	0.03910
54000	0.01779	0.07605	0.06844	0.06084	0.05323	0.04563	0.03802
55000	0.01712	0.07397	0.06657	0.05918	0.05178	0.04438	0.03698
56000	0.01645	0.07197	0.06477	0.05758	0.05038	0.04318	0.03599
57000	0.01582	0.07005	0.06305	0.05604	0.04904	0.04203	0.03503
58000	0.01522	0.06820	0.06138	0.05456	0.04774	0.04092	0.03410
59000	0.01468	0.06643	0.05978	0.05314	0.04650	0.03986	0.03321
60000	0.01418	0.06471	0.05824	0.05177	0.04530	0.03883	0.03236

Appendix Table: 21 (cont'd)

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			10%	20%	30%	40%	50%
61000	0.01369	0.06305	0.05675	0.05044	0.04414	0.03783	0.03153
62000	0.01325	0.06145	0.05530	0.04916	0.04301	0.03687	0.03072
63000	0.01279	0.05990	0.05391	0.04792	0.04193	0.03594	0.02995
64000	0.01231	0.05841	0.05257	0.04672	0.04088	0.03504	0.02920
65000	0.01185	0.05697	0.05127	0.04558	0.03988	0.03418	0.02849
66000	0.01145	0.05558	0.05002	0.04447	0.03891	0.03335	0.02779
67000	0.01099	0.05425	0.04882	0.04340	0.03797	0.03255	0.02712
68000	0.01065	0.05296	0.04766	0.04237	0.03707	0.03178	0.02648
69000	0.01025	0.05172	0.04655	0.04137	0.03620	0.03103	0.02586
70000	0.00990	0.05052	0.04547	0.04041	0.03536	0.03031	0.02526
75000	0.00838	0.04508	0.04057	0.03606	0.03155	0.02705	0.02254
80000	0.00721	0.04045	0.03641	0.03236	0.02832	0.02427	0.02023
85000	0.00622	0.03645	0.03280	0.02916	0.02551	0.02187	0.01822
90000	0.00531	0.03302	0.02972	0.02642	0.02311	0.01981	0.01651
95000	0.00469	0.03005	0.02705	0.02404	0.02104	0.01803	0.01503
100000	0.00413	0.02743	0.02468	0.02194	0.01920	0.01646	0.01371
105000	0.00370	0.02510	0.02259	0.02008	0.01757	0.01506	0.01255
110000	0.00332	0.02301	0.02071	0.01841	0.01611	0.01381	0.01151
115000	0.00300	0.02114	0.01903	0.01691	0.01480	0.01268	0.01057
120000	0.00268	0.01945	0.01751	0.01556	0.01362	0.01167	0.00973
125000	0.00243	0.01793	0.01614	0.01435	0.01255	0.01076	0.00897
130000	0.00217	0.01656	0.01490	0.01325	0.01159	0.00994	0.00828
135000	0.00200	0.01532	0.01379	0.01226	0.01073	0.00919	0.00766
140000	0.00184	0.01419	0.01277	0.01135	0.00993	0.00851	0.00709
145000	0.00169	0.01314	0.01182	0.01051	0.00920	0.00788	0.00657
150000	0.00152	0.01218	0.01096	0.00974	0.00853	0.00731	0.00609
160000	0.00127	0.01052	0.00947	0.00841	0.00736	0.00631	0.00526
170000	0.00109	0.00912	0.00821	0.00730	0.00639	0.00547	0.00456
180000	0.00094	0.00792	0.00713	0.00633	0.00554	0.00475	0.00396
190000	0.00078	0.00689	0.00620	0.00552	0.00483	0.00414	0.00345
200000	0.00069	0.00602	0.00542	0.00482	0.00422	0.00361	0.00301
210000	0.00060	0.00526	0.00473	0.00421	0.00368	0.00316	0.00263
220000	0.00050	0.00461	0.00415	0.00369	0.00323	0.00276	0.00230
230000	0.00042	0.00406	0.00366	0.00325	0.00284	0.00244	0.00203
240000	0.00038	0.00358	0.00322	0.00286	0.00250	0.00215	0.00179
250000	0.00033	0.00316	0.00284	0.00253	0.00221	0.00190	0.00158
275000	0.00021	0.00235	0.00212	0.00188	0.00165	0.00141	0.00118
300000	0.00016	0.00181	0.00163	0.00145	0.00127	0.00108	0.00090
325000	0.00012	0.00139	0.00125	0.00111	0.00097	0.00084	0.00070
350000	0.00010	0.00107	0.00097	0.00086	0.00075	0.00064	0.00054
375000	0.00006	0.00083	0.00074	0.00066	0.00058	0.00050	0.00041
400000	0.00006	0.00064	0.00058	0.00051	0.00045	0.00039	0.00032
425000	0.00004	0.00049	0.00044	0.00039	0.00034	0.00029	0.00024
450000	0.00004	0.00036	0.00033	0.00029	0.00025	0.00022	0.00018
475000	0.00002	0.00028	0.00025	0.00022	0.00019	0.00017	0.00014
500000	0.00002	0.00021	0.00019	0.00017	0.00015	0.00013	0.00011

Appendix Table: 22

Year: 1995-1996

Type of data: National (1992) - Hospital Only

Population: All eligibles

Projection assumptions: AAPCC = \$725 per month

Projection Factor: 2.5870

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			10%	20%	30%	40%	50%
5000	0.17520	0.43582	0.39224	0.34865	0.30507	0.26149	0.21791
10000	0.12960	0.34761	0.31285	0.27809	0.24333	0.20857	0.17381
15000	0.09646	0.28381	0.25543	0.22705	0.19867	0.17029	0.14190
20000	0.07600	0.23455	0.21109	0.18764	0.16418	0.14073	0.11727
21000	0.07234	0.22603	0.20343	0.18082	0.15822	0.13562	0.11301
22000	0.06897	0.21791	0.19612	0.17433	0.15254	0.13075	0.10896
23000	0.06565	0.21017	0.18916	0.16814	0.14712	0.12610	0.10509
24000	0.06262	0.20281	0.18253	0.16225	0.14197	0.12169	0.10140
25000	0.05974	0.19578	0.17620	0.15662	0.13704	0.11747	0.09789
26000	0.05691	0.18907	0.17017	0.15126	0.13235	0.11344	0.09454
27000	0.05446	0.18268	0.16441	0.14614	0.12787	0.10961	0.09134
28000	0.05215	0.17656	0.15890	0.14124	0.12359	0.10593	0.08828
29000	0.04999	0.17069	0.15362	0.13655	0.11948	0.10241	0.08535
30000	0.04783	0.16507	0.14856	0.13205	0.11555	0.09904	0.08253
31000	0.04595	0.15968	0.14371	0.12774	0.11178	0.09581	0.07984
32000	0.04390	0.15452	0.13907	0.12362	0.10816	0.09271	0.07726
33000	0.04212	0.14958	0.13462	0.11966	0.10470	0.08975	0.07479
34000	0.04045	0.14483	0.13035	0.11586	0.10138	0.08690	0.07241
35000	0.03885	0.14028	0.12625	0.11222	0.09819	0.08417	0.07014
36000	0.03733	0.13590	0.12231	0.10872	0.09513	0.08154	0.06795
37000	0.03581	0.13170	0.11853	0.10536	0.09219	0.07902	0.06585
38000	0.03440	0.12766	0.11490	0.10213	0.08936	0.07660	0.06383
39000	0.03310	0.12379	0.11141	0.09903	0.08665	0.07427	0.06189
40000	0.03184	0.12006	0.10805	0.09604	0.08404	0.07203	0.06003
41000	0.03067	0.11647	0.10482	0.09317	0.08153	0.06988	0.05823
42000	0.02954	0.11301	0.10171	0.09040	0.07910	0.06780	0.05650
43000	0.02847	0.10967	0.09871	0.08774	0.07677	0.06580	0.05484
44000	0.02730	0.10647	0.09582	0.08518	0.07453	0.06388	0.05323
45000	0.02635	0.10339	0.09305	0.08271	0.07237	0.06203	0.05169
46000	0.02545	0.10041	0.09037	0.08033	0.07029	0.06025	0.05021
47000	0.02448	0.09754	0.08779	0.07803	0.06828	0.05853	0.04877
48000	0.02362	0.09478	0.08530	0.07583	0.06635	0.05687	0.04739
49000	0.02275	0.09212	0.08291	0.07369	0.06448	0.05527	0.04606
50000	0.02194	0.08955	0.08059	0.07164	0.06268	0.05373	0.04477
51000	0.02125	0.08707	0.07836	0.06966	0.06095	0.05224	0.04353
52000	0.02044	0.08467	0.07621	0.06774	0.05927	0.05080	0.04234
53000	0.01976	0.08236	0.07413	0.06589	0.05765	0.04942	0.04118
54000	0.01904	0.08013	0.07212	0.06411	0.05609	0.04808	0.04007
55000	0.01842	0.07798	0.07018	0.06238	0.05458	0.04679	0.03899
56000	0.01773	0.07590	0.06831	0.06072	0.05313	0.04554	0.03795
57000	0.01710	0.07390	0.06651	0.05912	0.05173	0.04434	0.03695
58000	0.01645	0.07197	0.06477	0.05758	0.05038	0.04318	0.03599
59000	0.01584	0.07012	0.06311	0.05609	0.04908	0.04207	0.03506
60000	0.01526	0.06833	0.06150	0.05466	0.04783	0.04100	0.03416

Appendix Table: 22 (cont'd)

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			10%	20%	30%	40%	50%
61000	0.01474	0.06661	0.05995	0.05329	0.04662	0.03996	0.03330
62000	0.01423	0.06494	0.05845	0.05195	0.04546	0.03897	0.03247
63000	0.01375	0.06333	0.05700	0.05067	0.04433	0.03800	0.03167
64000	0.01336	0.06178	0.05560	0.04942	0.04324	0.03707	0.03089
65000	0.01286	0.06027	0.05424	0.04822	0.04219	0.03616	0.03013
66000	0.01247	0.05881	0.05293	0.04705	0.04117	0.03529	0.02941
67000	0.01197	0.05741	0.05167	0.04593	0.04019	0.03445	0.02871
68000	0.01161	0.05606	0.05045	0.04485	0.03924	0.03363	0.02803
69000	0.01117	0.05475	0.04927	0.04380	0.03832	0.03285	0.02737
70000	0.01079	0.05349	0.04814	0.04279	0.03744	0.03209	0.02674
75000	0.00918	0.04778	0.04300	0.03822	0.03344	0.02867	0.02389
90000	0.00781	0.04292	0.03862	0.03433	0.03004	0.02575	0.02146
85000	0.00682	0.03872	0.03485	0.03097	0.02710	0.02323	0.01936
90000	0.00583	0.03508	0.03157	0.02806	0.02455	0.02105	0.01754
95000	0.00509	0.03195	0.02876	0.02556	0.02237	0.01917	0.01598
100000	0.00451	0.02920	0.02628	0.02336	0.02044	0.01752	0.01460
105000	0.00398	0.02676	0.02409	0.02141	0.01873	0.01606	0.01338
110000	0.00362	0.02458	0.02212	0.01966	0.01721	0.01475	0.01229
115000	0.00323	0.02261	0.02035	0.01809	0.01583	0.01357	0.01130
120000	0.00293	0.02084	0.01875	0.01667	0.01458	0.01250	0.01042
125000	0.00265	0.01923	0.01731	0.01539	0.01346	0.01154	0.00962
130000	0.00241	0.01778	0.01601	0.01423	0.01245	0.01067	0.00889
135000	0.00215	0.01647	0.01482	0.01318	0.01153	0.00988	0.00824
140000	0.00200	0.01528	0.01375	0.01223	0.01070	0.00917	0.00764
145000	0.00184	0.01419	0.01277	0.01135	0.00993	0.00851	0.00709
150000	0.00169	0.01317	0.01185	0.01054	0.00922	0.00790	0.00659
160000	0.00142	0.01140	0.01026	0.00912	0.00798	0.00684	0.00570
170000	0.00118	0.00991	0.00892	0.00793	0.00694	0.00595	0.00496
180000	0.00103	0.00865	0.00778	0.00692	0.00605	0.00519	0.00432
190000	0.00088	0.00754	0.00679	0.00603	0.00528	0.00453	0.00377
200000	0.00074	0.00661	0.00595	0.00529	0.00463	0.00397	0.00331
210000	0.00066	0.00580	0.00522	0.00464	0.00406	0.00348	0.00290
220000	0.00058	0.00509	0.00458	0.00407	0.00356	0.00305	0.00254
230000	0.00048	0.00449	0.00404	0.00359	0.00314	0.00269	0.00224
240000	0.00042	0.00398	0.00358	0.00318	0.00278	0.00239	0.00199
250000	0.00037	0.00352	0.00317	0.00281	0.00246	0.00211	0.00176
275000	0.00025	0.00261	0.00235	0.00209	0.00183	0.00157	0.00131
300000	0.00018	0.00201	0.00181	0.00161	0.00141	0.00121	0.00101
325000	0.00013	0.00156	0.00141	0.00125	0.00110	0.00094	0.00078
350000	0.00010	0.00122	0.00110	0.00097	0.00085	0.00073	0.00061
375000	0.00009	0.00094	0.00085	0.00075	0.00066	0.00057	0.00047
400000	0.00006	0.00074	0.00067	0.00059	0.00052	0.00045	0.00037
425000	0.00006	0.00057	0.00052	0.00046	0.00040	0.00034	0.00029
450000	0.00004	0.00044	0.00039	0.00035	0.00031	0.00026	0.00022
475000	0.00003	0.00033	0.00030	0.00026	0.00023	0.00020	0.00016
500000	0.00002	0.00025	0.00023	0.00020	0.00018	0.00015	0.00013

Appendix Table: 23

Year: 1995-1996

Type of data: National (1992) - Hospital Only

Population: All eligibles

Projection assumptions: AAPCC = \$750 per month

Projection Factor: 2.6762

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			10%	20%	30%	40%	50%
5000	0.17627	0.43918	0.39526	0.35135	0.30743	0.26351	0.21959
10000	0.13285	0.35264	0.31738	0.28211	0.24685	0.21158	0.17632
15000	0.09904	0.28942	0.26048	0.23154	0.20260	0.17365	0.14471
20000	0.07841	0.24046	0.21642	0.19237	0.16832	0.14428	0.12023
21000	0.07488	0.23195	0.20875	0.18556	0.16236	0.13917	0.11597
22000	0.07139	0.22383	0.20144	0.17906	0.15668	0.13430	0.11191
23000	0.06820	0.21607	0.19446	0.17286	0.15125	0.12964	0.10804
24000	0.06494	0.20867	0.18780	0.16694	0.14607	0.12520	0.10434
25000	0.06217	0.20161	0.18145	0.16129	0.14113	0.12097	0.10081
26000	0.05941	0.19486	0.17538	0.15589	0.13641	0.11692	0.09743
27000	0.05665	0.18842	0.16958	0.15074	0.13189	0.11305	0.09421
28000	0.05431	0.18226	0.16403	0.14581	0.12758	0.10936	0.09113
29000	0.05206	0.17635	0.15872	0.14108	0.12345	0.10581	0.08818
30000	0.04999	0.17069	0.15362	0.13655	0.11948	0.10241	0.08534
31000	0.04791	0.16525	0.14873	0.13220	0.11568	0.09915	0.08263
32000	0.04606	0.16003	0.14403	0.12803	0.11202	0.09602	0.08002
33000	0.04408	0.15502	0.13952	0.12402	0.10852	0.09301	0.07751
34000	0.04237	0.15022	0.13520	0.12018	0.10516	0.09013	0.07511
35000	0.04067	0.14561	0.13105	0.11648	0.10192	0.08736	0.07280
36000	0.03914	0.14117	0.12705	0.11294	0.09882	0.08470	0.07059
37000	0.03763	0.13691	0.12322	0.10952	0.09583	0.08214	0.06845
38000	0.03617	0.13280	0.11952	0.10624	0.09296	0.07968	0.06640
39000	0.03481	0.12886	0.11597	0.10309	0.09020	0.07731	0.06443
40000	0.03350	0.12506	0.11256	0.10005	0.08754	0.07504	0.06253
41000	0.03230	0.12141	0.10927	0.09713	0.08498	0.07284	0.06070
42000	0.03111	0.11788	0.10610	0.09431	0.08252	0.07073	0.05894
43000	0.02999	0.11449	0.10304	0.09159	0.08014	0.06869	0.05724
44000	0.02898	0.11121	0.10009	0.08897	0.07785	0.06673	0.05561
45000	0.02785	0.10805	0.09725	0.08644	0.07564	0.06483	0.05403
46000	0.02678	0.10502	0.09452	0.08401	0.07351	0.06301	0.05251
47000	0.02596	0.10209	0.09188	0.08167	0.07146	0.06125	0.05104
48000	0.02509	0.09925	0.08932	0.07940	0.06947	0.05955	0.04962
49000	0.02410	0.09652	0.08687	0.07721	0.06756	0.05791	0.04826
50000	0.02333	0.09388	0.08449	0.07511	0.06572	0.05633	0.04694
51000	0.02249	0.09134	0.08220	0.07307	0.06394	0.05480	0.04567
52000	0.02174	0.08888	0.07999	0.07110	0.06222	0.05333	0.04444
53000	0.02104	0.08650	0.07785	0.06920	0.06055	0.05190	0.04325
54000	0.02030	0.08421	0.07579	0.06736	0.05894	0.05052	0.04210
55000	0.01963	0.08199	0.07379	0.06559	0.05739	0.04919	0.04099
56000	0.01897	0.07984	0.07186	0.06387	0.05589	0.04790	0.03992
57000	0.01836	0.07777	0.06999	0.06221	0.05444	0.04666	0.03888
58000	0.01768	0.07576	0.06819	0.06061	0.05303	0.04546	0.03788
59000	0.01708	0.07383	0.06645	0.05907	0.05168	0.04430	0.03692
60000	0.01645	0.07197	0.06477	0.05758	0.05038	0.04318	0.03599

Appendix Table: 23 (cont'd)

Threshold	% of Persons Exceeding Threshold	% of Dollars Exceeding Threshold	% of Total Expenditures in Outlier Pool Based on Level of Plan Coinsurance				
			10%	20%	30%	40%	50%
61000	0.01586	0.07018	0.06316	0.05614	0.04912	0.04211	0.03509
62000	0.01532	0.06845	0.06160	0.05476	0.04791	0.04107	0.03422
63000	0.01479	0.06678	0.06010	0.05342	0.04674	0.04007	0.03339
64000	0.01427	0.06516	0.05865	0.05213	0.04561	0.03910	0.03258
65000	0.01383	0.06360	0.05724	0.05088	0.04452	0.03816	0.03180
66000	0.01345	0.06208	0.05588	0.04967	0.04346	0.03725	0.03104
67000	0.01297	0.06062	0.05455	0.04849	0.04243	0.03637	0.03031
68000	0.01259	0.05920	0.05328	0.04736	0.04144	0.03552	0.02960
69000	0.01207	0.05782	0.05204	0.04626	0.04048	0.03469	0.02891
70000	0.01172	0.05650	0.05085	0.04520	0.03955	0.03390	0.02825
75000	0.00990	0.05052	0.04546	0.04041	0.03536	0.03031	0.02526
80000	0.00847	0.04541	0.04087	0.03633	0.03179	0.02725	0.02270
85000	0.00736	0.04103	0.03693	0.03282	0.02872	0.02462	0.02051
90000	0.00639	0.03720	0.03348	0.02976	0.02604	0.02232	0.01860
95000	0.00553	0.03388	0.03049	0.02710	0.02372	0.02033	0.01694
100000	0.00487	0.03100	0.02790	0.02480	0.02170	0.01860	0.01550
105000	0.00437	0.02844	0.02559	0.02275	0.01991	0.01706	0.01422
110000	0.00389	0.02616	0.02354	0.02093	0.01831	0.01570	0.01308
115000	0.00354	0.02410	0.02169	0.01928	0.01687	0.01446	0.01205
120000	0.00317	0.02224	0.02002	0.01779	0.01557	0.01334	0.01112
125000	0.00289	0.02056	0.01850	0.01645	0.01439	0.01233	0.01028
130000	0.00261	0.01903	0.01713	0.01523	0.01332	0.01142	0.00952
135000	0.00239	0.01765	0.01588	0.01412	0.01235	0.01059	0.00882
140000	0.00214	0.01639	0.01475	0.01311	0.01147	0.00983	0.00819
145000	0.00199	0.01524	0.01372	0.01219	0.01067	0.00915	0.00762
150000	0.00184	0.01419	0.01277	0.01135	0.00993	0.00851	0.00709
160000	0.00155	0.01230	0.01107	0.00984	0.00861	0.00738	0.00615
170000	0.00129	0.01072	0.00965	0.00858	0.00750	0.00643	0.00536
180000	0.00112	0.00939	0.00845	0.00751	0.00657	0.00563	0.00469
190000	0.00098	0.00822	0.00740	0.00658	0.00576	0.00493	0.00411
200000	0.00084	0.00721	0.00649	0.00577	0.00505	0.00433	0.00361
210000	0.00072	0.00636	0.00573	0.00509	0.00445	0.00382	0.00318
220000	0.00064	0.00560	0.00504	0.00448	0.00392	0.00336	0.00280
230000	0.00055	0.00494	0.00445	0.00395	0.00346	0.00296	0.00247
240000	0.00046	0.00438	0.00394	0.00350	0.00306	0.00263	0.00219
250000	0.00042	0.00390	0.00351	0.00312	0.00273	0.00234	0.00195
275000	0.00030	0.00291	0.00262	0.00233	0.00204	0.00174	0.00145
300000	0.00020	0.00223	0.00201	0.00178	0.00156	0.00134	0.00111
325000	0.00015	0.00175	0.00157	0.00140	0.00122	0.00105	0.00087
350000	0.00012	0.00137	0.00123	0.00109	0.00096	0.00082	0.00068
375000	0.00010	0.00107	0.00097	0.00086	0.00075	0.00064	0.00054
400000	0.00007	0.00084	0.00076	0.00067	0.00059	0.00050	0.00042
425000	0.00006	0.00067	0.00060	0.00053	0.00047	0.00040	0.00033
450000	0.00005	0.00051	0.00046	0.00041	0.00036	0.00031	0.00026
475000	0.00004	0.00039	0.00035	0.00031	0.00027	0.00024	0.00020
500000	0.00003	0.00030	0.00027	0.00024	0.00021	0.00018	0.00015

APPENDIX C

Experience-Rated Questionnaire for 1996 Rates

Note: Options are Rated as Separate Plans and Require Separate Questionnaires

1. Attach a copy of the summary statement of your 12/31/94 accounting statement.
2. Reconcile your 1993 and 1994 premium income to your 1993 and 1994 enrollment by adjusting enrollment to agree with premium income actually received. For 1993 and 1994 premium income use accounting summary figures for Semi-Monthly Premiums received by your LOC account adjusted by beginning and ending accrued values. It is advisable to perform a similar reconciliation for 1995 using the fact that most second monthly payments consist of one monthly annuitant premium and one biweekly premium and most first monthly payments consist of one biweekly premium.

	<u>Biweekly Net-to- Carrier Rates</u>	<u>Initial Estimated Enroll- ment</u>		<u>Calcu- lated Income</u>	<u>Actual Premium Income</u>	<u>Adjusted* Average Enroll- ment</u>
<u>1993</u>						
Self	_____ x _____	_____ x 26 = _____		_____	_____	_____
Family	_____ x _____	_____ x 26 = _____		_____	_____	_____
Total		_____		_____	_____	_____
<u>1994</u>						
Self	_____ x _____	_____ x 26 = _____		_____	_____	_____
Family	_____ x _____	_____ x 26 = _____		_____	_____	_____
Total		_____		_____	_____	_____
<u>1995</u>						
Self	_____ x _____	_____ x 26 = _____		_____	_____	_____
Family	_____ x _____	_____ x 26 = _____		_____	_____	_____
Total		_____		_____	_____	_____
<u>1996 (Projected)</u>						
Self	_____ x _____	_____ x 26 = _____		_____	_____	_____
Family	_____ x _____	_____ x 26 = _____		_____	_____	_____
Total		_____		_____	_____	_____

*Adjusted Enrollment = Initial Estimated Enrollment x (Actual Premium Income/Calculated Income)

3. (a) As of 12/31/94 what were the total claims paid to date for services incurred in

1992 _____

1993 _____

1994 _____

- (b) As of 4/30/95 what were the claims paid in 1995 for services incurred in

1992 _____

1993 _____

1994 _____

1995 _____

The sum of these values should equal the claims paid in the first 4 months of 1995

- (c) What is your estimate of the ultimate claims and what portion of these claims have been paid as of 12/31/94 and as of 4/30/95.

<u>Ultimate Claims</u>	<u>Portion Paid as of 12/31/94 (a)/(c)</u>	<u>Portion Paid as of 4/30/95 [(a)+(b)]/(c)</u>
1992 _____	P1= _____	_____
1993 _____	P2= _____	_____
1994 _____	P3= _____	_____

The portion paid as of 12/31/94 and as of 4/30/95 should be representative of past experience. If they are not, explain why. Ultimate claims and the portion paid as of 12/31/94 (P1,P2,P3) will be used in item 11.

Explanation if Necessary:

The product of the prior year's claims and the factors in items 4, 5, 6, 7, and 8 below should equal the present year's claims and for 1993 and 1994 should agree with the ultimate claims stated in item 3. Item 9 contains a summary of items 4, 5, 6, 7 and 8.

4. What was the change in enrollment factor for:

1993 to 1994 _____

1994 to 1995 _____

What is your estimated factor for:

1995 to 1996 _____

You should weight the aggregate enrollment factor for both self and family contracts by either premiums or claims.

We prefer that you obtain the enrollment factor by using a weighted average of claims costs broken down by active, Medicare and non-Medicare annuitants enrollees and by self and family contracts. Please provide your best estimate of claims cost by type of claimant and category of enrollment. If you do not have claims data available, we suggest you use the following weights:

	Self	Family
Active	46	121
Medicare Annuitants	56	105
Non-Medicare Annuitants	106	194

The formula you would use would appear as follows:

$$EF(yr) = \frac{[46*ASE(yr)] + [56*MSE(yr)] + [106*NMSE(yr)] + [121*AFE(yr)] + [105*MFE(yr)] + [194*NMFE(yr)]}{[46*ASE(yr-1)] + [56*MSE(yr-1)] + [106*NMSE(yr-1)] + [126*AFE(yr-1)] + [105*MFE(yr-1)] + [194*NMFE(yr-1)]}$$

where

EF = Enrollment Factor
 ASE = Active Self Enrollment
 MSE = Medicare Self Enrollment
 NMSE = Non-Medicare Self Enrollment
 AFE = Active Family Enrollment
 MFE = Medicare Family Enrollment
 NMFE = Non-Medicare Family Enrollment

To obtain the factor weighted by premiums use the following formula:

$$EF(yr) = \frac{[SE(yr) \times SP(yr-1)] + [FE(yr) \times FP(yr-1)]}{[SE(yr-1) \times SP(yr-1)] + [FE(yr-1) \times FP(yr-1)]}$$

where EF = Enrollment Factor
 SE = Self Enrollment
 FE = Family Enrollment
 SP = Self Premium
 FP = Family Premium

Explanation if Necessary:

5. What was the change in benefits factor for:

1993 to 1994 _____

1994 to 1995 _____

What is your estimated factor for:

1995 to 1996 _____

You should weight the aggregate benefit factor for both self and family contracts by premiums and enrollment. You should base all benefit changes on premium rate changes that were agreed upon during prior rating unless better data is available, i.e.,

$$BF(yr) = \frac{[SE(yr) \times (SP(yr-1) + SBC(yr))] + [FE(yr) \times (FP(yr-1) + FBC(yr))]}{[SE(yr) \times SP(yr-1)] + [FE(yr) \times FP(yr-1)]}$$

where BF = Benefit Factor
 SE = Self Enrollment SBC = Self Benefit Change
 SP = Self Premium FBC = Family Benefit Change
 FE = Family Enrollment
 FP = Family Premium

Explanation if Necessary:

6. What was the trend factor for:

	<u>Trend</u> <u>Factor</u>	=	<u>Inflation</u> <u>Factor</u>	x	<u>Utilization</u> <u>Factor</u>
1993 to 1994	_____	=	_____	x	_____

What trend factor is projected for:

1994 to 1995 _____ = _____ x _____

1995 to 1996 _____ = _____ x _____

Explanation if Necessary:

7. Selection as a result of movement between plans in the FEHBP is common. You can quantify this factor for a given year using the following:

$$SEL = \frac{1 + [(EI-1) \times RUI] + [(ED-1) \times RUD]}{EI + ED - 1}$$

where SEL = Selection Factor
 EI = Enrollment Increase Factor
 ED = Enrollment Decrease Factor
 RUI = Relative utilization of Enrollment Increases
 RUD = Relative utilization of Enrollment Decreases

As an illustration, suppose that in 1993 your plan consisted of 100 enrollments who cost \$1000 each. In 1994 your plan gained 30 enrollments and lost 40 enrollments. The enrollments the plan gained would have cost \$1400 in 1993 and the enrollments the plan lost cost \$800 in 1993. The selection factor for 1994 is

$$1.222 = \frac{1 + [(1.30-1) \times 1.4] + [(-.60-1) \times .8]}{1.30 + .60 - 1}$$

What were these factors if any for:

	Selection	EI	ED	RUI	RUD
1993 to 1994	_____	_____	_____	_____	_____

What factors if any are projected for:

1994 to 1995	_____	_____	_____	_____	_____
1995 to 1996	_____	_____	_____	_____	_____

Explanation if Necessary:

8. What other factors such as the institution or expansion of a PPO have had an effect upon incurred claims:

Total of
other
Factors

1993 to 1994 _____ = _____ x _____ x _____

What other factors if any will have an effect upon incurred claims:

1994 to 1995 _____ = _____ x _____ x _____

1995 to 1996 _____ = _____ x _____ x _____

Explanation if Necessary:

9. Summary of Incurred Claims Development

Year	Enrollment Factor	Benefit Factor	Trend Factor	Selection Factor	Other Factors	Present Year Claims
1993						_____
1994	x_____	x_____	x_____	x_____	x_____	=_____
1995	x_____	x_____	x_____	x_____	x_____	=_____
1996	x_____	x_____	x_____	x_____	x_____	=_____

10. December 31, 1994 Special Reserve
- (a) 1992, 1993 and 1994 claims paid through 12/31/94 _____
- (b) 1992, 1993 and 1994 estimated incurred claims _____
- (c) (b) - (a) _____
- (d) 12/31/94 accounting statement accrued reserve _____
- (e) 12/31/94 accounting statement special reserve _____
- (f) [(e) + (d) - (c)] _____
- (a) is from item 3(a)
 (b) is from item 3(c)
 (c) is your most recent estimate of the 12/31/94 accrued reserve
 (f) is your most recent estimate of the 12/31/94 special reserve

11. Accrued Reserves
- (a) 12/31/94 accrued reserve [from 10(c)] _____
- (b) 12/31/95 estimated accrued reserve
 = 1993 ultimate claims x (1-P1)
 + 1994 ultimate claims x (1-P2)
 + 1995 estimated claims x (1-P3) _____
- (c) 12/31/96 estimated accrued reserve
 = 1994 ultimate claims x (1-P1)
 + 1995 ultimate claims x (1-P2)
 + 1996 estimated claims x (1-P3) .
 [claims from 3(c) and 9]
 [P1, P2 and P3 are from 3(c)] _____

12. Expenses

<u>Year</u>	<u>Total Amount</u>	<u>Service Charge</u>	-
1994			
1995			
1996			

(Service charge is negotiated with the Office of Insurance Programs.)

Describe your reinsurance arrangements if any.

13. 1995 Contingency Payment, Interest and Investment Income, and Reserve Calculations

(a) Contingency Reserve

- | | | |
|-----|---|-------|
| (1) | Contingency Reserve Balance 12/31/94
(from OPM's Office of Actuaries) | _____ |
| (2) | Claims Paid During Last 6 Months of
1994 | _____ |
| (3) | Administrative Expenses for 1994 | _____ |
| (4) | Three and One-Half Months of Total
Outgo $[(7/12) \times (2)] + [(7/24) \times (3)]$ | _____ |
| (5) | Preferred Minimum Balance of 1-1/2
Month of Total Outgo $[(3/7) \times (4)]$ | _____ |
| (6) | Accrued Reserve + Special Reserve
12/31/94 $[10(c) + 10(f)]$ | _____ |

(3)	1995 Contingency Reserve Payment	_____
	13(a)(7)(c) - 13(a)(7)(d)	
(4)	1995 Total Premium Income	_____
(5)	1995 Incurred Claims	_____
(6)	1995 Expenses	_____
(7)	1995 Average Investment Balance:	_____
	(1) - (2) + { (1/2) x [(3) + (4) - (5) - (6)] }	
(8)	1995 Interest Plus Investment Income:	_____
	.0525 x (7)	

(c) Financial Summary and Special Reserve - 1995

(1)	Income	
	(a) Premium Income	_____
	(b) Contingency Reserve Payment	_____
	[13(a)(7)(c)] - [13(a)(7)(d)]	
	(c) Interest Plus Investment Income	_____
	(d) Total	_____
(2)	Outgo	
	(a) Incurred Claims [9]	_____
	(b) Expenses [12]	_____
	(c) Total	_____
(3)	Gain (Loss) [1(d) - 2(c)]	_____
(4)	Reserves	
	(a) Beginning Special [10(f)]	_____
	(b) Ending Special [3 + 4(a)]	_____
	(c) Ending Contingency [13(a)(10)]	_____
(5)	Reserve Goal (in number of months) ·	_____
	{ 12 x [4(b) + 4(c)] } / 2(c)	

14. 1996 Contingency Payment, Investment Income, and Reserve Calculations

(a) Contingency Reserve

(1)	Contingency Reserve Balance 12/31/95	_____
	[from 13(a)(10)]	

- (2) Claims Paid During Last 6 Months of 1995. Use the Product of 1994 Claims from 13(a)(2) and the Percentage Change from 1994 incurred Claims to 1995 incurred claims [item 9]. _____
- (3) Administrative Expenses for 1995 _____
- (4) Three and One-Half Months of Total Outgo [(7/12) x (2)] + [(7/24) x (3)] _____
- (5) Preferred Minimum Balance of 1-1/2 Month of Total Outgo [(3/7) x (4)] _____
- (6) Accrued Reserve + Special Reserve 12/31/95 [11(b) + 13(c)(4)(b)] _____
- (7) 1996 Contingency Reserve Payment (compute as follows)
- (a) (4) - (6) = _____ (put 0 here if (4) - (6) is negative)
- (b) (1) - (5) = _____ (put 0 here if (1) - (5) is negative)
- (c) Contingency Reserve Payment:
 Lesser of (a) and (b) = _____
- Return Of Excess to the Contingency Reserve Fund:
- (d) If (4) - (6) is negative, that is if the accrued reserve plus special reserve exceeds three and one-half months of total outgo, the excess must be returned to the contingency reserve fund. What is it?
 (6) - (4) = _____
- (8) Payments to Contingency Reserve Fund During 1996 (approximately 3.85% of premium income) _____

(9) Interest on Contingency Reserve Fund _____
During 1996

$$= IRx[BCR+1/2 (PCR)-1/2 (CRP)+SIF] -$$

$$= .0525x[(1)+1/2 (8)+1/2 [(7)(d)-7(c)]+(2.5/52xSI)]$$

where IR = Interest Rate
BCR = Beginning Contingency Reserve Balance
PCR = 1996 Payments to Contingency Reserve
CRP = 1996 Contingency Reserve Payment to Plan
SIF = Subscription Income Float
SI = 1996 Subscription Income

(10) Contingency Reserve Balance 12/31/96 _____
(1) + (8) + (9) + [(7)(d) - (7)(c)]

b. Interest plus Investment Income

- (1) Accrued Reserve+Special Reserve as of _____
12/31/95
- (2) Premium Income Accrued but Unpaid _____
as of 12/31/95. Use the Product of
b(2) for 1994 and the Percentage
Change in Premium Income Between 1994
and 1995 from Item 2.
- (3) 1996 Contingency Reserve Payment _____
14(a)(7)(c) - 14(a)(7)(d)
- (4) 1996 Total Premium Income _____
- (5) 1996 Incurred Claims _____
- (6) 1996 Expenses _____
- (7) 1996 Average Balance: _____
(1)-(2)+{1/2 x [(3)+(4)-(5)-(6)]}
- (8) 1996 Interest Plus Investment Income: _____
.0525 x (7)

(c) Financial Summary and Special Reserve - 1996

(1) Income	-
(a) Premium Income	_____
(b) Contingency Reserve Payment [14(a)(7)(c)] - [14(a)(7)(d)]	_____
(c) Interest plus Investment Income	_____
(d) Total	_____
(2) Outgo	
(a) Incurred Claims [9]	_____
(b) Expenses [12]	_____
(c) Total	_____
(3) Gain (Loss) [1(d) - 2(c)]	_____
(4) Reserves	
(a) Beginning Special [13(c)(4)(b)]	_____
(b) Ending Special [3 + 4(a)]	_____
(c) Ending Contingency [14(a)(10)]	_____
(5) Reserve Goal (in number of months) {12 x [4(b) + 4(c)] / 2(c)}	_____

Explanation of rates if Reserve goal does not equal 2 months outgo:

TABLE 1

Projection of Financial Results for _____
for 1994, 1995 and 1996

1994

- A. Income
1. Premium Income
 2. Contingency Reserve Payment
 3. Interest Plus Investment Income
 4. Total
- B. Outgo
1. Incurred Claims
 2. Expenses
 3. Total
- C. Gain (Loss)
- D. Reserves
1. Beginning Special
 2. Ending Special (D1+C)
 3. Ending Contingency
- E. Months of Reserves $(12x(D2+D3)/B3)$

1995

- A. Income
1. Premium Income
 2. Contingency Reserve Payment
 3. Interest Plus Investment Income
 4. Total
- B. Outgo
1. Incurred Claims
 2. Expenses
 3. Total
- C. Gain (Loss)
- D. Reserves
1. Beginning Special
 2. Ending Special (D1+C)
 3. Ending Contingency
- E. Months of Reserves $(12x(D2+D3)/B3)$

1996

- A. Income
1. Premium Income
 2. Contingency Reserve Payment
 3. Interest Plus Investment Income
 4. Total
- B. Outgo
1. Incurred Claims
 2. Expenses
 3. Total
- C. Gain (Loss)
- D. Reserves
1. Beginning Special
 2. Ending Special (D1+C)
 3. Ending Contingency
- E. Months of Reserves $(12x(D2+D3)/B3)$

TABLE 2

1995 and 1996 Biweekly Net-to-Carrier Rates for

Self - Family

- A. 1995 Rates
- B. 1996 Rates
 - 1. Experience Change
 - 2. Benefit Change
 - 3. Other Changes
 - 4. Total (A+B1+B2+B3)
- C. Percent Change from 1995 to 1996
 - 1. Experience Change
 - 2. Benefit Change
 - 3. Other Changes
 - 4. Total

TABLE 3

Carrier Name: _____

Code: _____

Health Benefit Charges Paid
 During Four Month Period Ending
 April 30, 1995

Monthly Claims Paid

MONTH	AMOUNT PAID	YEAR INCURRED		
		1995	1994	1993 & PRIOR
Jan				
Feb				
Mar				
Apr				
TOTAL				

TABLE 4

Carrier Name: _____

Code: _____

Health Benefit Charges Paid
 During Five Month Period Ending
 May 31, 1995

Monthly Claims Paid

MONTH	AMOUNT PAID	YEAR INCURRED		
		1995	1994	1993 & PRIOR
Jan				
Feb				
Mar				
Apr				
May				
TOTAL				

CMS LIBRARY



3 8095 00013031 6